HAS POVERTY DIMINISHED?

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A Sequel to
"Livelihood and Poverty

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FOREWORD.

In 1913 an investigation was undertaken by the Ratan Tata Foundation (University of London) into the economic conditions of working-class households in Northampton, Warrington and Stanley, and the result (together with an earlier study of Reading) was published in 1915 under the title *Livelihood and Poverty.* Subsequently an inquiry made in Bolton in 1914 was incorporated in the book.

The project of a post-war sequel was discussed and dismissed as inexpedient, owing to the industrial situation, more than once before the spring of 1924 ; but at that date it was decided to proceed, and the work was made possible by liberal grants from the Ratan Tata Foundation and from the Trustees of the Laura Spelman Rockefeller Memorial.

This inquiry has been fortunate in the help of many friends. Mention must first be made of Mr. H. Peet, who on his own initiative carried through the entire primary investigation in Stanley, and also most of the subsequent tabulation and description, and who has very kindly put all of his material and working at our disposal. Miss M. C. Buer, Professor A. R. Burnett-Hurst, Mr. T. W. Harries and Miss M. H. Hogg conducted the investigations in Reading, Warrington, Northampton and Bolton respectively, and are responsible for most of the general information or description as

well as for the raw material for the tables.   Valuable aid was given by many Borough officials, especially in Northampton and Bolton, and by Mr. Snailham in Warrington, by private individuals and by members of social organizations.   Among these latter, Miss Maplesden of the Reading Guild of Social Service, Mrs. Blincoe of the Bolton Women's Citizen Association, and Mr. F. Blackwell, Hon. Sec. of the Stanley Branch of the W.E.A., must be mentioned for their untiring help.

Nor may we omit acknowledgment to the visitors who knocked at one strange door after another, anxiously scanning the face that appeared in order to divine the best method of introducing themselves and their object.

Finally, to many hundreds of householders tribute must be rendered for their patience and reasonableness when questioned on personal matters for a purpose which, however justifiable, was beforehand unknown to them.

All the tabulations (except some relating to Stanley) were made by the statistical staff of the London School of Economics, where also every one of the householders' cards, that formed the raw material of the inquiry, was carefully criticized.

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CHAPTER I.

INTRODUCTORY CHAPTER.

In 1915 there was published by the Ratan Tata Foundation
(University of London), under the title *Livelihood and
Poverty*, a group of studies of the economic situation of
working-class families in the towns of Reading, Northamp-
ton, Warrington, Bolton and Stanley (County Durham).
In this among other matters was given a complete analysis
of the variety of constitution of the family in respect of
wage-earning capacity and number of children, and an
estimate of the proportion of families which failed to reach
a certain minimum standard of livelihood.   In the present
volume an attempt is made to ascertain the general effects
of the events of the past ten years on these conditions,
by investigating the same towns by as nearly as possible
the same methods.

The dominating events so far as these studies are con-
cerned have been the fall of the birth rate, the loss of life
by the war, the rise in prices and the more rapid rise of
weekly money wages for unskilled labour, and unemploy-
ment.   These in their main tendencies are or can be matters
of common knowledge for the country as a whole, but there
is no information generally available by which their work-
ing-out for individual families can be tested.   In particular,
there have been no means of estimating how far the changes
in wages and in personnel have affected the proportion of
persons who are in a condition of poverty, or of answering
the question that forms the title of this book.

A general view of the change of population in England
and Wales between the Census years 1911 and 1921 is given
in the table annexed.   The number of men and boys of

working age (taken as 14 to 65 years) per 1,000 inhabitants
was 318 in 1911 and 321 in 1921, the decrease due to war
losses of the younger men being balanced by an increase
at the later ages. The number of men and of women
counted in the Census returns as occupied is practically
the same per 1,000 inhabitants at the two dates. The
relative number of elderly persons has increased, and that
of children considerably decreased. The actual number
of births in England and Wales has in fact diminished
progressively since about the year 1903 ; in particular
the numbers since 1914 (with the exception of 1920 and
1921) have been much lower than those at the beginning
of the century.

TABLE A.

CENSUS STATISTICS.

DISTRIBUTION OF THE POPULATION OF ENGLAND AND WALES BY
AGE AND SEX.

PER 1,000 PERSONS.

	1911.	1921.
Children under 14 years	287	258
Males 14 to 20	56	55
,, 20 to 40	155	141
,, 40 to 65	107	125
,, 65 and over	22	26
Females 14 to 20	56	56
,, 20 to 40	171	167
,, 40 to 65	117	137
,, 65 and over	29	35
	1,000	1,000
Widows	38	43
Married women	184	200
Occupied : Males	318	319
,, Females	134	134
Unoccupied : Under 14 years	283	251
,, Over 14 years	265	296
	1,000	1,000

PERSONS AND FAMILIES (ooo's omitted).

	1911.	1921.
Whole population	36,070	37,887
Families or separate occupiers	8,005	8,740
Children [1] under 5 years	3,854	3,322
,, 5 to 14 years	6,519	6,451
Children [1] per " family " :		
Under 5 years	·48	·38
5 to 14 years	·81	·74
All under 14 years	1·29	1·12

The decrease of births has continued in the three years between the 1921 Census and the date of our investigation, and the proportion of children under 14 to the whole population must in 1924 have been sensibly lower than that given in the Table. This change is marked in each of the towns investigated, and, since largeness of family was one of the principal causes of poverty in 1913, this diminution in the number of children has had a marked effect on the proportion found in poverty.

The Ministry of Labour's Cost of Living Index Number indicates an increase of about 70 per cent. between 1913 and 1924, and our inquiries show that this is approximately the percentage reached in the cost of the minimum standard considered, except in Stanley, where prices had risen rather less. In the same period money wages of unskilled labour had in general approximately doubled, while those of skilled labour had in some industries doubled, in others increased by 70 per cent. or less. The wages in all cases are payable for a shortened working week. It follows that unskilled workmen, if employed, were better off in 1924 than in 1913, and the effect of this improvement has been to reduce the proportion found to be below the minimum standard of living by perhaps twice as much as has the diminution in the number of children.

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[1] In both years children in institutions, etc., are included.

The effect of unemployment is discussed in detail below and in the chapters relating to the individual towns. From this aspect our review is too favourable ; Northampton, Reading and Bolton were less affected by unemployment in 1924 than were towns dependent on specially depressed trades ; Bolton was more prosperous than was the cotton district generally. Warrington, however, was typical of towns seriously but not abnormally affected. Stanley, fully employed in 1923 when the detailed investigation was made, suffered as did the coal industry in general in the latter part of 1924. The effect of unemployment on poverty is difficult to estimate. If ordinary wages allow a margin, which on this standard is generally the case, and if unemployment is intermittent and insurance benefit is received, then one week with another the money is sufficient. But if a large family depends on one unskilled wage-earner, and he is unemployed for a long period, then even if he receives insurance benefit, the family is liable to have too little unless it obtains Poor Relief.

The method of sampling employed, the categories and working definitions adopted and other formal details of the investigation are explained in the next Chapter. There follows a Chapter for each town in which the results of the new inquiry are analysed and compared with the corresponding statistics for 1912–14. An appendix contains elaborate details of the age and sex, constitution and earning strength of the 4,000 families which were included in 1924. For more complete detail of the earlier investigation it will be necessary to consult the earlier book ; but some parts of that investigation have here been worked up from the original cards in a new form to afford comparisons, as exact as possible, with the new results. In the present Chapter it is proposed to summarize the results under the headings Housing, Rent, Constitution of the Family, Responsibility for Dependants, Poverty, Unemployment and Pensions.

HOUSING.

See Tables I, II and III in each Chapter III to VII.

By the mechanical test of the average number of persons per house or per room there has been singularly little change between 1913 and 1924. The populations of North-ampton and Bolton were practically the same in the Census years 1911 and 1921, those of Reading and Warrington increased 5 or 6 per cent. and of Stanley 8 per cent. No great building development was *prima facie* necessary to house these small increments ; some houses were empty in 1913 and some building has taken place in each town. We might therefore expect to find substantially the same conditions at both dates ; but the mere tabulation of the number of individuals in houses of various types conceals some important facts. The increase of population in Stanley has seriously accentuated the deplorable condition of overcrowding which was revealed there in 1913. The additional population has had to find accommodation somehow in the three-roomed tenements or half-houses characteristic of the Durham colliery districts. One tene-ment in nine in our sample holds two families. In 1913, 26½ per cent. of the working-class population, and in 1923 30 per cent., were crowded more than two persons to a room, more than six persons to the usual three-roomed tenement. In Warrington similarly building has not kept pace with the increment of the population and the propor-tion overcrowded to the extent just named has increased from 6 per cent. to 13 per cent.[1] At the same time the condition of the houses, already bad, has deteriorated. Efforts apparently are being made or discussed to alleviate the position in Stanley and in Warrington.

Bolton was before the war in a better position than Warrington, and except for additional congestion caused by lodgers in houses already full there has not been much change. In Bolton the commonest type of house is one with two bedrooms and the ground floor divided into two

[1] Owing to the difficulty of defining the number of rooms in Warrington houses, discussed in Chapter IV, these numbers are only approximate.

rooms, sometimes used as kitchen and scullery, sometimes
as sitting-room and kitchen.   In Warrington similar houses
with three bedrooms are more common than those with
two.

In Northampton and Reading a different type of house
is usual.   More than half the houses have three bedrooms
and on the ground floor a definite sitting-room (in a few
cases used as a bedroom), a kitchen, scullery and yard or
garden.   The number of persons living more than two to
a room is almost negligible in Northampton, and in Reading
was about 3 per cent. of the working-class population at
each date.   Nevertheless the housing position is felt to be
very unsatisfactory in Northampton, where there were
2,000 names on the waiting list for houses, in spite of the
building of 1,100 houses since the last inquiry.   In Reading
the pressure is evidenced by the presence as lodgers of a
large number of married couples, often with young children.

In all cases the number of persons fails to afford a
satisfactory comparative test, since in 1924 there were
relatively more adults and fewer children than before the
war.   The numerical effect of this is shown in Table III
in each Chapter.

An inquiry by sample of this character cannot take the
place of a more intensive investigation in respect of the
physical condition of the houses and of the worst cases of
overcrowding.   It can only bring out the broad numerical
framework of the situation.

RENT.

See Tables IV and V in each Chapter III to VII.

The great bulk of the population under consideration
has benefited by the Rent Restriction Acts, and rent (includ-
ing rates) has generally risen by rather less than 50 per
cent.   In fact, owing to the increased number of lodgers
the burden of rent on householders is in many cases very
slight.   The prevalent rent in Northampton in 1924 was
8s. to 9s., in Reading a few pence more, in each case for a
five-roomed house.   In Bolton for a three-roomed house

the rent was generally under 7s., for a four-roomed house about 8s. In Warrington the average rent for four-roomed houses was 6s. 10d., for five-roomed 8s. 6d. In Stanley three-roomed tenements were rented for about 9s.

While rents have advanced by about 50 per cent., wages, especially in the lower grades, have increased much more. The necessary result is that working-class rent is on the average a much smaller proportion of income than in 1912. We have not been able to make adequate estimates of income in all the towns, but the results shown in Table V for Warrington are very striking and probably typical. Rent averages 5 per cent. or less of income for families (one-sixth of all) whose income is over £7 weekly; formerly it amounted to 10 per cent. Where the family income was £3, rent was in 1924 about 10 per cent.; of the corresponding pre-war income of 30s. it was 14 per cent. Similar percentages were found in Bolton in 1924.

There can be no doubt that a considerable proportion of the working-class, both unskilled workers with very small families and skilled workers not employed in one of the depressed industries, could afford a higher rent. The disproportion of house accommodation to income is very striking in the northern towns. In the Warrington sample there were 48 families, and in Bolton 50, with an income of £8 or more and a rent of less than 8s. Even at the present cost of building these families could afford to pay for new and more commodious houses. Generally it appears that, if these families whose income is above the average paid one-tenth of it for rent, all the new houses that could be built (and receive the existing subsidy) could be occupied. It is suggested that housing authorities are too timid to venture, and working-class families too unwilling to devote an adequate part of their income to house accommodation. The traditional proportion, 1 in 6, of rent to working-class income is much higher than is now the fact. If the better-off families could be moved to better or newer houses, there would be no shortage of actual accommodation for those with inferior incomes, though many of the houses themselves are very unsatisfactory.

CONSTITUTION OF THE FAMILY.

See Tables VI, VII and VIII in each Chapter.

The extraordinary variety of the working family was described in the former book. It can best be realized by a study of the detailed Tables in the Appendix to this (pp. 201 ff). With only nine divisions by age or sex and a separation of earners from non-earners there are more than 350 categories of families. The conventional family consisting of a man earning, his wife and three children dependent and no other member, accounts for only 5 per cent. of the 4,000 families reviewed. In Northampton and Bolton in half the families there are two or more earners, in Warrington 59 per cent., *in Reading 42 per cent., in Stanley (where there is very little* employment for women) 36 per cent. The percentage has changed little since 1913 in Northampton or Reading ; it has increased considerably in Bolton, where it was 44, and in Stanley, where it was 31.

The proportion of families in which there were more than three non-earners has diminished.

PERCENTAGE OF FAMILIES.

Number of Non-earners.	North- ampton.		Warring- ton.		Reading.		Bolton.		Stanley.	
	1913.	1924.	1913.	1924.	1912.	1924.	1914.	1924.	1913.	1923.
0 or 1 . . .	39	46	26	27½	32½	39½	45½	46½	17	18½
2 or 3 . . .	42	40	40	44	42	40½	38½	38½	46	49½
4 or more . .	19	14	34	28½	25½	20	16	15	37	32
	100	100	100	100	100	100	100	100	100	100

Though the variety is so great, value attaches to the conception of the average family, as a basis for many important calculations. For this purpose we may take the five towns as representative of equal districts for a general view. Excluding lodgers and ignoring the households in which there is no earner (Table VII., col. (*a*) in each Chapter) we find :

TABLE B.

AVERAGE WORKING-CLASS FAMILY.

Earners.	1913.	1924.	Non-Earners.	1913.	1924.
Men over 18 years.	1·23	1·29	Men over 18 years	·06	·06
Women over 16 years	·37	·41	Women over 16 years	1·00	1·08
Boys under 18 . .	·18	·14	Boys under 18 .	·02	·04
Girls under 16 . .	·07	·04	Girls under 16. .	·03	·05
			Children 5 to 14 .	·96	·79
	1·85	1·88	,, under 5 .	·54	·41
				2·61	2·43
All persons (earners and non-earners). . .				4·46	4·31

Except for a slight re-distribution by age (to be expected from the fall of the birth-rate) the earning strength of the family is little changed. Among non-earners the increase in the number of women is partly due to the greater number of older women, including old-age pensioners, living with their married children, and partly to war widows living with their parents, but no exact analysis has been made of these.

The most important change is in the reduction in the number of children under 14 and especially of those under 5. Per working-class family thus averaged, the fall (of all under 14) is from 1·50 to 1·20 in all the towns together. In particular it was in Bolton from 1·07 to ·99, in Warrington from 1·78 to 1·48, in Reading from 1·60 to 1·06, in Northampton from 1·25 to ·96, in Stanley from 1·77 to 1·49. If the average is weighted by the size of the towns the fall is from 1·37 to 1·11, Bolton being twice as large as Northampton, Warrington or Reading. On p. 3 we saw from the Census figures that the fall over all classes and all England and Wales between 1911 and 1921 was from 1·29 to 1·12, and the number had fallen further by 1924 (the smaller number of births in 1922 to 1924 becoming effective instead of those in 1908 to 1910) to perhaps 1·06. The fall is thus greater among the working classes of the towns investigated than among the whole population, but we cannot infer that a similar statement would be true for the working class throughout the country.

TABLE C.

FAMILIES CLASSIFIED ACCORDING TO THE NUMBER OF DEPENDENT CHILDREN.[1] (Lodging Families Included.)
PERCENTAGE OF ALL FAMILIES.

Number of non-earning children.[2] Girls under 16 years and boys under 18 years.	Bolton.		Warrington.		Northampton.		Reading.		Stanley.		Combined Average.			
											Arithmetic.		Weighted.	
	1914.	1924.	1913.	1924.	1913.	1924.	1912.	1924.	1912.	1923.	1912-4.	1923-4.	1912-4.	1923-4.
0	49·1	51·8	28·4	33·2	44·0	50·6	37·1	48·4	25½	29·9	36·8	42·8	41·8	46·8
1	21·1	18·8	20·1	23·7	21·3	22·6	19·8	21·5	24½	23·6	21·4	22·0	20·9	21·1
2	14·2	14·4	18·0	18·9	16·2	14·3	17·3	14·2	18	21·6	16·7	16·7	16·0	15·4
3	8·7	8·4	15·5	11·1	8·1	7·0	12·0	9·2	16	12·7	12·1	9·7	10·7	8·9
4	3·9	4·2	9·7	7·4	6·6	2·8	6·9	3·9	6	6·4	6·6	4·9	6·1	4·5
5	2·1	1·9	4·7	3·2	1·9	1·9	3·6	1·3	6½	3·2	3·7	2·3	3·0	2·1
6	0·7	0·3	3·0	1·7	1·2	0·4	2·0	1·2	2½	2·0	1·9	1·1	1·5	·8
7	0·1	0·1	0·6	0·3	0·7	0·4	1·1	0·1	1	0·4	·7	·3	·6	·2
8	0·1	0·1	—	0·5	—	—	0·2	0·2	—	0·2	·1	·2	·1	·2
	100	100	100	100	100	100	100	100	100	100	100	100	100	100

[1] From the Tables numbered VIII.   [2] The number of children over 14 is very small. See Table VII.

The fall in the number of children is closely connected with the very marked diminution of large families.

From the last pair of columns [1] it is seen that over 11 per cent. of the families contained four or more dependent children in 1913, less than 8 per cent. in 1924 ; 22 per cent. contained three or more in 1913, less than 17 per cent. in 1924.

If we reckon in terms of children instead of in terms of families it is found that 21 per cent. and 16 per cent. of them were in families of four or more at the two dates.

If wages in each family had been just sufficient for three children at both dates, 15 per cent. of the children would have been surplus in 1913, 11 per cent. in 1924.

These changes do not at first sight seem large, but they are sufficient to cause a considerable reduction of the proportion of families and of children below the minimum standard of living, even if no other cause had been at work. The effect can be studied in the Tables numbered XI.

RESPONSIBILITY.

The problem of the number of dependants for whom wage-earners are responsible has been analysed for each town (Tables numbered XIII), and to make comparison the data of the earlier inquiry have been re-examined. The definition of responsibility is to some extent arbitrary ; it will be found on pp. 46–8. As a rough generalization from all the towns together, we can say that of the wage-earning men over 20 years of age 20 per cent. had no one but themselves to support in 1913, 22 or 23 per cent. in 1924 ; 74 per cent. had sole responsibility [2] for an average of 2·6 dependants, while in 1924 73 per cent. had sole responsibility for the smaller average 2·3. The remainder shared responsibility with brothers or other adult relations. Of the wage-earning women over 18 years in 1913 about 74 per cent. had on our definition no one but themselves to support ; this number,

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[1] These results are substantially the same if we use the columns of the arithmetic (unweighted) average.

[2] In the few cases where man and wife were at work, it was assumed that the wife was independent, but the children dependent on the man.

which was already a much greater proportion than is commonly supposed,[1] had risen by 1924 to nearly 80 per cent. In 1913 about $9\frac{1}{2}$ per cent. had sole responsibility, in 1924 $6\frac{1}{2}$ per cent., in both years for an average of 1·5 dependants. The remainder shared responsibility with grown children or others.

That even in Bolton, where the proportion of women at work is high, only 7 per cent. of the women workers more than 18 years old had anyone solely dependent on them in 1924 is a very important fact.

POVERTY.

In *Livelihood and Poverty* a standard of living was defined, applicable to all family groups, which was used as a " poverty line." Families and individuals were classified as being above or below this line, and the causes of poverty were considered numerically. A standard, corresponding in every detail, has been worked out for each town in 1923-4, and a similar classification has been made. The changes shown are very striking.

The basis of the method is that originally adopted by Mr. Rowntree for his *Poverty, A Study in Town Life*, 1901. The minimum of food on which a man, woman or child might live in health and activity having been estimated by physiologists, that diet was determined by which the necessary nourishment could be obtained at the least cost, and the corresponding weekly expenditure was computed for families of different sizes. In *Livelihood and Poverty* the standard diet was modified to bring it more in accordance with the way in which the wages of the poorer grades of town labourers are spent, so as to avoid the supposition that there was sufficient knowledge, ability and willingness to allow the adoption of the mainly vegetarian diet, which was the cheapest. The chief alteration made was to replace part of the dietary by 2 lb. of butcher's meat per adult per week, leaving the theoretic content of nourishment unchanged. The experience of the war has shown broadly that the dietary thus computed is sufficient for normal activity, and in fact

[1] But see " Dependants on Women Wage-Earners," *Economica*, No. 1.

that to exceed it is injurious rather than beneficial. This is not to say that variations which make the régime more attractive and more expensive are to be deprecated.

Though this calculation appears to have a scientific basis, and so far as knowledge of nutriment goes is accurate, it is in fact conventional rather than absolute. This is evidently the case so far as habits of expenditure are concerned. The agricultural labourer has been able in this and all countries to keep himself in fair physical condition and to bring up a moderately healthy family on less than the cost or the apparent nutritive content of this standard ; where he has failed his wages have been unusually low even for agriculture. It is of course true that requirements for work in the open air under healthy conditions are different from those for factory labour, and that vegetable food is more easily obtained in the country, but the difference measured in money is not great. It is probably the fact that only in the past two or three generations in the richer countries has the labouring population reached this minimum ; and, though poverty has always and everywhere, in modern times at least, been widespread, it is by no means evident that there has been at all generally a lack of sufficient food. A possible explanation is that a moderate lowering of the standard (say from 3,300 to 2,700 calories per adult per diem) has a very slight effect on health or activity. There is no doubt an amount which corresponds to perfect health and a defined degree of activity, and an amount which corresponds to maximum activity consistent with health ; but when we speak of normal activity and ordinary health, scientific definiteness is lost.

It is more obvious that standards of clothing, housing, lighting and heating are conventional. In respect of clothing we have followed Mr. Rowntree's estimates. For lighting and heating we have taken the amounts that are usual in the poorer town households. Rent has been regarded in a different category, as a necessary reduction of income before other expenditure is met, as if there were no power of choosing a house, an hypothesis more nearly in accordance with the facts in 1924 than in 1913. Thus we have computed for

each family the income after rent [1] and compulsory insurance have been deducted, and then compared it with the minimum standard for food, clothing, heat and light.

The poverty line thus determined is arbitrary, but intelligible. The actual standard of living obtained at its level can be judged by anyone who has personal knowledge of how the poorer working-class lives, in the light of the detailed working out in the subsequent Chapters. An income at the minimum will, if the household is well administered with a good tradition of carefulness and a good standard of regularity, appear to provide the necessities and some of the amenities of life ; other households with the same income will be squalid and in debt. To hold that the income is sufficient presupposes thrift and care. We are far from arguing that larger incomes are not to be desired ; and it is satisfactory to be able to report that in the very great majority of households this minimum is considerably exceeded. We are only concerned here to establish a standard below which a family is *prima facie* in want.

Whether or no the standard so defined is the best that can be devised for any one date, there is no doubt that it affords an adequate basis for studying the changes which have taken place. Exactly the same rules have been used in the two investigations, and it is believed that nearly perfect comparability has been obtained, except where the prevalence of unemployment in 1924 has affected the basis of the problem. In the working out of the details a new importance is attached to the rule that compulsory insurance is deductive before available income is computed, with its sequel that payments from the National Health and Insurance Funds (standard or extended benefit) are counted as income. Under income are included all earnings, the value of houses or other property owned, old age pensions, war pensions and superannuation pensions from employers. Poor Relief and help from public or private charity have not been included. Poverty as we use the term is quite distinct from destitution. Where the normal resources of a house-

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[1] The method of computing rent when lodgers are taken or part of a house sub-let is described in the next Chapter.

hold are insufficient, there are many public and private agencies which give aid. We have a great deal of evidence about the nature and amount of these, but it has not been part of our plan to report on their sufficiency. If a family is receiving Poor Relief it is *ipso facto* in poverty, and we extend this rule to relief of any sort. It is, in fact, generally the case that unless the family is astute and unscrupulous in obtaining aid, the relief granted is insufficient to bring it up to the poverty line adopted.

Whether recipients of old age pensions or of unemployment benefit are above or below the line depends on the rent paid and on the constitution of the family. If old age pensioners live with their families or two of them rent part of a house, the standard is reached. The minimum defined for a person over 70 is 5s. 10d. weekly for food, clothing and lighting, and the remaining 4s. 2d. of the 10s. pension is sufficient for a share in the rent and fuel of a household. But if an elderly married couple rent a house at 8s. and spend 2s. 6d. weekly on fuel, they are 2s. short if they depend on their pensions alone ; and there are some cases of this sort, and also cases where the man is over 70, and the woman not. The unemployment benefit is similarly generally sufficient on this measurement if one or more other members of the household is employed, in particular if a young man is living with his parents ; but when the sole earner in a family with children is unemployed Poor Relief is necessary, if savings are exhausted ; but if, for example, when unemployment is not prolonged, the payment of rent can be postponed, then a man who normally receives good wages can keep above the line.

In the tabulation in 1924 we have throughout made a double classification. The first shows the position if all the workers usually capable of work were receiving their normal wage. The second shows the position in the actual week of investigation, the income computed being that actually received in the week. The accurate view is intermediate between these ; for since in many cases unemployment is for short periods, the income averaged over a month would be sufficient. Thus in Stanley in 1925 the mines are closed

now and again for a week, the suspension averaging one week
in eight.   A miner receiving full wages for seven weeks and
unemployment payment in the eighth, passes the minimum
standard in the eight weeks taken together, unless he has an
abnormal number of dependants to support.   But in a single
week of investigation one-eighth would be unemployed, and
on the one week's income many would be below the standard.
There are no means of determining how many of the families
found below the line in the week of investigation would be
found above it in a three months' review.

As in the previous investigation, it is assumed that the
incomes of all the members of the family are pooled.   In
fact, of course, grown children assert the right to their own
money and only make a fixed payment to the household,
and commonly the wife does not handle the whole of her
husband's wages.   But when the family verges on poverty
and the whole resources are barely sufficient, the money
reserved may be expected to be small.

The minimum standard allows nothing for trade union or
society subscriptions, tram fares,[1] amusement, beer, tobacco,
newspapers or betting.   How far their inclusion in necessary
expenditure would affect the numbers below the line can be
judged in some cases.   Thus in Warrington in 1924 (Table
IX), when full time earnings are assumed, out of 969 house-
holds, 32 were below the standard, 10 almost at it as far as
could be judged, and 11 less than 4s. above it.   In Tables
E and F only those " Probably " or " Certainly " below the
standard are included.

In Tables D, E, F the more important results are
summarized.   The improvement since 1913 is very striking.
Even on the assumption that all the families suffering from
unemployment in a particular week had no adequate reserves
and that their unemployment was chronic, the proportion in
poverty in 1924 was little more than half that in 1913.   If
there had been no unemployment the proportion of families
in poverty in the towns taken together would have fallen to

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[1] These are not of much importance in these towns, where the bulk
of the working population live within a moderate distance of their work,
except perhaps in Bolton.

one-third (3·6 per cent. against 11 per cent.) and of persons to little over a quarter (3·5 per cent. against 12·6 per cent.) of the proportion in 1913. All the towns except Stanley show an improvement in nearly the same ratio ; and it is also found for both sexes and all ages.

TABLE D.

WORKING CLASS FAMILIES CLASSIFIED ACCORDING TO THEIR POSITION RELATIVE TO THE MINIMUM STANDARD. PERCENTAGES. (Lodgers excluded.)

Full time wages assumed.

	North-ampton. 1913.	Warring-ton. 1913.	Bolton. 1914.	Reading. 1912.	Stanley. 1913.	Together.
Certainly above	90	86½	88 ⎫	74	93	88
Probably above	0	0	4 ⎭			
Marginal . .	2	1	0	3	1	1
Probably below	½	1	½	3	— ⎫	
Certainly below	7½	11½	7½	20	6 ⎭	11
	100	100	100	100	100	100

Full time wages assumed.

	North-ampton. 1924.	Warring-ton. 1924.	Bolton. 1924.	Reading. 1924.	Stanley. 1923.	Together.
Certainly above	97	94·0	95·7	86·0	93·6 ⎫	95·3
Probably above	½	1·7	1·3	3·0	0 ⎭	
Marginal . .	½	1·0	·8	2·9	0	1·1
Probably below	½	·3	0	2·0	0 ⎫	
Certainly below	1½	3·0	2·2	6·1	6·4 ⎭	3·6
	100	100	100	100	100	100

On actual income in week of investigation.

	North-ampton. 1924.	Warring-ton. 1924.	Bolton. 1924.	Reading. 1924.	Stanley. 1923.	Together.
Certainly above	94½	89·2	92·9	82·5	92·5 ⎫	92·0
Probably above	½	1·5	1·1	2·3	0 ⎭	
Marginal . .	1	1·4	1·1	3·9	0	1·5
Probably below	½	·3	0	1·7	0 ⎫	
Certainly below	3⅛	7·6	4·9	9·6	7·5 ⎭	6·5

TABLE E.

CLASSIFICATION BY AGE, SEX, ETC., OF PERSONS BELOW THE MINIMUM STANDARD.

In each group of persons the numbers are percentages of the total in that group. (Lodgers included.)

	NORTHAMPTON			WARRINGTON			BOLTON			READING			STANLEY		
	1913.	1924. Full week.	1924. Special week.	1913.	1924. Full week.	1924. Special week.	1914.	1924. Full week.	1924. Special week.	1912.	1924. Full week.	1924. Special week.	1913.	1923. Full week.	1923. Special week.
	Percentage below.			Percentage below.			Percentage below.			Percentage below.			Percentage below.		
Earners:															
Men (over 18)	4·2	·8	2·4	7·8	1·7	4·6	3·3	·6	2·6	16	3·3	6·6	1	2·0	3·0
Women (over 16)	5·2	·9	1·4	7·6	·6	1·7	4·6	·8	1·3	19	5·8	9·8	27	7·0	7·0
Boys under 18 and girls under 16	2·5	3·4	4·2	1·7	·8	5·0	7·1	1·4	4·1	25	8·0	13·0	11	6·4	6·4
All earners	4·4	1·0	2·3	8·6	1·4	4·0	4·3	·8	2·4	17½	4·2	7·8	3·6	2·8	3·6
Non-earners:															
Men (over 18)	21·7	4·8	6·4	11·6	0	1·6	23·8	15·0	15·0	32	18·0	21·0	27·0	12·0	12·0
Women (over 16)	7·8	1·9	3·9	10·8	3·0	7·1	8·0	2·0	4·7	23½	6·0	9·5	4·0	5·8	6·7
Boys 14 to 18 and girls 14 to 16.	13·6	7·7	12·8	18·7	·6	12·0	9·5	1·5	4·4	25	13·0	18·0	0	12·1	12·1
Children 5 to 14.	16·0	5·4	8·8	24·6	7·4	14·6	13·2	2·5	7·0	45½	15·0	19·0	12·0	10·4	11·8
Children under 5.	17·3	2·3	6·3	22·5	8·0	13·5	14·5	1·2	7·3	45	13·5	21·0	6·0	7·1	9·2
All non-earners	13·0	6·0	3·2	18·8	5·5	10·9	11·4	2·5	6·2	37	10·5	14·9	7·5	8·0	12·1
Earners and non-earners:															
Men (over 18)	5·2	1·1	2·6	7·9	1·6	4·5	4·7	1·5	3·3	17	4·4	7·7	3·5	2·5	3·4
Women (over 16)	6·8	1·6	3·0	10·0	2·4	5·5	6·7	1·6	3·5	22	5·9	9·6	5·0	5·9	6·7
Boys 14 to 18 and girls 14 to 16	3·8	4·5	6·4	18·0	2·2	6·9	6·6	2·3	5·1	25	10·0	15·0	6·5	9·1	9·1
Children under 14	10·5	4·3	7·9	23·7	7·5	14·2	13·3	2·1	7·1	46	14·5	19·9	9·3	6·1	10·8
All persons	9·3	4·2	2·2	14·7	3·7	7·9	8·0	1·6	4·3	29	7·9	11·9	6·1	6·1	7·2

The percentages for lads, boys and girls, earning or not earning, and for dependent men, are based on such small numbers that they are liable to considerable error. In all cases no dependence can be placed on the exactness of the digit in the decimal place.

THE FIVE TOWNS TOGETHER.

Percentage in each group below standard.

	1912-4.	1923-4. Full week.	1923-4. Special week.
All persons	12·6	3·5	6·5
All earners	6·9	1·6	3·6
All non-earners	17·2	5·2	8·9
All men (over 18)	7·2	2·0	4·2
All women (over 16)	9·4	2·7	5·0
All lads, boys and girls	10·5	4·1	7·3
Children under 14	21·6	6·4	11·3

For Tables D and E the numbers in each group have been multiplied by the factor of sampling, and the products added, before the percentages are taken.

TABLE F.

CLASSIFICATION ACCORDING TO CAUSES OF POVERTY. PERCENTAGES OF ALL FAMILIES. (Lodgers excluded.)

	NORTHAMPTON			WARRINGTON			BOLTON			READING			STANLEY		
	1913.	1924.		1913.	1924.		1914.	1924.		1912.	1924.		1913.	1923.	
		Full week.	Special week.		Full week.	Special week.		Full week.	Special week.		Full week.	Special week.		Full week.	Special week.
Below Standard.															
Natural head of family:															
Dead or absent	1·7	·85	·85	·7	·9	·9	2·8	·6	·6	3·2	3·1	3·1	1½	2·9	2·9
Ill or old	1·1	·5	·85	·1	·1	·7	1·4	1·1	1·7	2·5	1·8	1·8	3	1·1	1·1
On strike	—	—	·1	—	—	·6	—	—	—	—	—	—	—	—	1·1
On short time	—	·25	1·0	·4	—	·8	·5	—	·2	·9	·4	·6	—	—	—
Unemployed	—	—	·75	·4	—	·1	·2	—	1·9	·5	·1	2·2	—	—	—
Other member unemployed	—	—	—	—	—	·3	—	—	—	—	—	—	—	2·2	2·2
Natural head in full work:															
Second adult dependent	—	—	—	—	·3	—	—	—	—	—	·25	·5	—	—	—
Wages insufficient for 3 children:															
3 children or fewer	1·7	—	—	2·8	·3	·3	1·6	·25	·25	7·6	·85	·85	¼	—	—
4 children or more	·7	·1	·1	4·7	·5	·5	·7	—	—	3·7	·25	·25	¼	·2	·2
Wages sufficient for 3 children:															
4 children or more	2·8	·25	·25	3·4	1·2	1·2	·8	·25	·25	4·6	1·35	1·35	½	—	—
Total	8	2	3·9	12½	3·3	7·9	8	2·2	4·9	23	8·1	11·3	6	6·4	7·5
Not below standard.	92	98	96·1	87½	96·7	92·1	92	97·8	95·1	77	91·9	88·7	94	93·6	92·5
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

The causes of poverty, as shown in Table F, may be considered in two groups : the broken families in which the father or husband is dead or not able to earn, and those in which he is normally at work but at insufficient wages. The former group depends on earnings of women or children (young or adult), on pensions, savings or property, or on some form of charity.   The relative number of such families in existence has changed little, in spite of a certain proportion of war widows included.   The number in poverty has diminished considerably except in Stanley.   The details can be best studied in the Chapters relating to the separate towns and in the Tables in the Appendix ; there it can be seen in how many families there is a man past work or disabled, and in how many there is no man at all.   Taken all together, these families present the numerical aspect of old age and superannuation pensions, of widows' pensions, and of the question of providing for children who have no natural supporter and of adults incapable of work. The situation is better than it was in 1913 ; such households without sufficient means to reach the standard unless with the help of Poor Relief or charity amount to only about $2\frac{1}{2}$ per cent. of all working-class households ; in a town of 100,000 persons there are about 350 such cases. The number in all the towns together is about half that in 1913 ; in other words, the extent of the problem relating to such families has been halved in eleven years.

The reduction has been even greater in the group which are in poverty because the natural supporter of the family earns insufficient wages at regular work.   In *Livelihood and Poverty* (p. 42) the opinion was expressed that " to raise the wages of the worst-paid workers is the most pressing social task with which the country is confronted to-day." It has needed a war to do it, but that task has been accomplished, so far as rates of wages are concerned, though employment has not yet been permanently possible for all at these rates.   It is certainly conceivable that industry cannot in every compartment bear the existing wage-rates, but it may be held that wages are not responsible for more than a fraction of unemployment, and till the

present depression is passed this question cannot be settled. It is well known that weekly wages for unskilled urban labour have during the past ten years risen relatively more than wages of skilled men. Though we have not made anything approaching to a wage-census in the towns investigated, we have ascertained the current rates of wages at the earlier and later dates, besides making a comparison of the wages received in the houses investigated. There is no doubt that the weekly wages of unskilled men have approximately doubled in ten years, while the cost of the minimum standard has risen by the summer of 1924 by about 70 per cent.—a number which agrees with the Ministry of Labour's more general measurement. A usual wage in Reading, for example, in 1913 was 21s. to 23s., a sum insufficient on our standard to support a man, wife and more than two children. Now the corresponding wage is 42s. to 46s., sufficient at current prices for at least one more child of school age. The effect of this may be seen from the Tables numbered XI. The proportion of the families, in which there are three or four children, that are below the standard, has fallen very considerably.

While wages have risen towards meeting needs, these needs themselves have fallen towards meeting wages, with the reduction in the number of children. The proportion of families, in which there are five or more children, that are in poverty has fallen greatly, but the number of such families is also relatively much smaller.

These two movements together have had a very striking effect on the relative numbers in poverty. The proportion of families, in which a man is normally earning, found to be in poverty was in 1924 only one-fifth of the proportion in 1913, if full employment is assumed ; while if the maximum effect of unemployment is reckoned, it is little over one-half. It is possible to make a rough estimate of the parts of this reduction attributable separately to the smaller number of children and to higher wages. In column (b) of Table G is given the number to be expected in poverty if the proportion in the *aggregate* of the families where a man is working was the same in 1924 as in 1913. To obtain

column (c) the 1913 proportion is applied *separately* to
families with no dependent children, with one dependent
child, with two and so on.   Column (d) shows the number
in 1924 on the assumption of full employment, column (e)
the number in the actual week of investigation.

TABLE G.

FAMILIES IN WHICH A MAN IS NORMALLY AT WORK, 1923–4.

	Total number of such families in sample.	Number below the standard.			
		Expected from 1913 results.		Observed in 1924.	
		Aggregate.	Allowing for number of children.	Week of full work.	Actual week.
	(a)	(b)	(c)	(d)	(e)
Northampton . .	741	39½	28½	6	22
Warrington . .	900	105	85	23	65
Bolton	882	35	28½	5	26
Reading . . .	694	141	92	31	54
Stanley (1923) . .	589	10	7	17	24
Weighted aggregate[1] as percentage of Column (b) . .	—	*100*	*73*	*21*	*57*

Thus, if in families where a man is normally at work
the proportion below the standard had been the same at
the two dates in each class of families, i.e. classified by
number of dependent children—then owing to the smaller
number of large families alone the number in poverty in
all the towns together would have been reduced by about
27 per cent. (100 to 73).   Actually the reduction is about
79 per cent. (100 to 21).   Hence in the aggregate of the
towns the improvement due to increased wages is about
twice the improvement due to diminished needs.   In the
special week, however, two-thirds of the improvement

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[1] The weights are chosen so that the numbers in each town are multi-
plied by the factor of sampling.

due to wages was lost, the proportion being brought up to 57 per cent. owing to unemployment.

The relative importance of these two movements is not the same for all the towns. For Bolton, where the number of children in 1913–4 was relatively small (see Tables VII in subsequent Chapters), the reduction from column (*b*) to column (*c*) is less than in Reading, where the number of children was high and has fallen considerably. In Warrington the number of children fell less between 1913 and 1924, and the effect shown in column (*c*) is less.

In all these tables Stanley is conspicuously different from the other towns. In 1913 it occupied a favourable position. Only 6 per cent. of all families, normal and broken together, were in poverty. Miners' wages were generally sufficient to support a moderately large family. By 1923 the number of children per family was fewer, but the diminution was not great, and the average family was still markedly greater than in the other towns. If wages had kept pace with prices over the ten years the number in poverty would have been quite small. But miners' earnings in all districts fell very sharply from the boom of 1920, and except in specially favoured coal-fields were lower in 1923 than in 1921 (for the reduced hours of shift), when the rise in the cost of living is brought into the calculation. The number of families included in the Stanley sample in 1913 was too small to allow a precise estimate, but it is evident that the proportion in poverty has increased, and even if employment were normal Stanley (as judged from Table G) was in 1923 worse off than Bolton, Northampton or Warrington, though better off than any of these towns had been before the war. In Chapter VII it is established that in July, 1924, unemployment increased in Stanley (in common with all coal-fields depending wholly or in part on exportation), so that one week in eight was generally lost. The general reduction of poverty, evidenced in the industrial towns, has not taken place in the coal districts; and a special investigation in the various coal-fields would be necessary to judge their position.

It should be emphasized in general that the changes shown in these towns differ one from the other, and we have no evidence that they are, even when taken together, at all approximately the same as would be found if the investigation had been extended to other towns. It is, however, known that the two dominant causes—reduction of size of family and increase of wages for unskilled work—are generally present; and there is no doubt that there has been a general and considerable reduction of poverty in towns even though it is not accurately measured by the figures in Tables D, E, F, G. We have no evidence about the position in agriculture.

Let us now return to Table E. In *Livelihood and Poverty* it was shown that the incidence of poverty was specially severe on children, since it was among the larger families that the proportion in poverty was the greater. In all the towns together in 1912–4 more than one out of five children under 14 years old were in a household where the normal means of living were insufficient; in Reading the proportion was as high as 46 per cent. Though the reduction has been very great, still in 1923–4 the proportion was 1 in 16 (assuming no unemployment) in the aggregate of the towns, and 1 in 7 in Reading. In other age-groups the existing proportion is not alarming; it is due to such causes as old age, illness and death, and can be gradually reduced by insurance and relieved by charity, and has already very considerably diminished owing to the increase of the lower grades of wages and by pensions and by other means. But the number of children still being brought up in households where the necessities and ordinary amenities of life cannot be adequately obtained, except by external help, is by no means unimportant or negligible, and all methods of improving their position ought to be very carefully studied. It should be remembered that our investigation gives only an instantaneous picture. If the view could be extended over several years we should find families passing first below and then above the poverty line, as the third or fourth child was born, and as the children reached the age of earning. More than 1 in 6 are in present

circumstances below the line at some period of their young lives, a smaller proportion are below it for many years consecutively. It is not part of our plan to discuss remedies, but only to provide the detailed numerical setting out of the problem.[1]

UNEMPLOYMENT.

The amount and effects of unemployment are discussed in each of the Chapters dealing with the separate towns, and also in the preceding pages and tables. It happens that, though none of the industries specially affected by want of work are dominant in these towns, in the aggregate, when Stanley is excluded, they provide a fair sample of industry generally in this respect. The numbers of men registered at the Labour Exchange as unemployed expressed as percentages of all workmen in the towns were approximately in Northampton 8, in Bolton 10, in Warrington 13, in Reading 7 ; in the four towns together 9·6. Since in July, 1924, the percentage of men unemployed in insured trades in Great Britain and North Ireland (if the districts devoted to shipbuilding and particular branches of the steel industry were excluded) was 10·5, the percentage would fall to about the average found in the four towns investigated. The effects in the shipbuilding districts, and in 1925 the effects in the mining areas, would need a special investigation. Apart from the increase in unemployment among coal-miners, the general position of unemployment is nearly the same in 1925 as at the date of the investigation.

PENSIONS.

A very large number of pensioners is included in the samples. In addition to the increased proportion of old age pensioners, which corresponds to the increased proportion of old people in the population, there are many war pensions (for widows, children and disability), some National Health Insurance pensions, and a considerable number of

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[1] All the data (with the names of persons removed) are preserved at the London School of Economics, and are available for detailed study if the summaries given in this book are insufficient.

superannuation pensions. In Reading, for example, one household out of four in our sample was found to be in receipt of a pension or of unemployment benefit; there were 172 pensioners and at least 52 recipients of unemployment payments. All these are in our reckoning counted as part of the income of the family. Their tendency is to reduce the effective number of persons dependent on wage-earners, to leave unmarried earners with only themselves to support, and to limit the responsibility of married men to that for their wives and children. In Tables XIII earners are not considered to have responsibility for any persons who receive what is intended to be a full pension.

CHAPTER II.

DEFINITIONS AND GENERAL PROCEDURE ADOPTED.

Selection of Sample.

THE size of sample aimed at from each town was 800 to 1,000 working-class households, and to accomplish this the ratio selected for each sample was that expected to give about 1,200 addresses. In Reading the addresses were counted out from the town directory; in Bolton, Northampton and in Warrington the voters' register was used. The sample was 1 in 17 in Northampton, 1 in 13 in Warrington, 1 in 18 in Reading, 1 in 36 in Bolton and 1 in 8 in Stanley. Every 17th, 13th, 18th, 36th or 8th address through the register was marked down on a separate card, those which were purely business premises or were institutions being excluded from the counting. Where a house was empty or had been destroyed the investigator was told to take its left-hand neighbour. In the few cases which were found where a landlord let parts of a house to different tenants, separate cards were filled up for each, but sub-lets were treated as cases of lodgers, except in Stanley, for which the procedure is described in Chapter VII.

Exclusions as Non-working Class.

Of the cards for each town, between one-third and one-sixth were excluded from tabulation as non-working class. Public-houses and hotels were ruled out, as well as all shops except very small concerns where the income from the shop was subsidiary to that of the main wage-earner. There were many cases where there was difficulty in decid-

ing whether to exclude or not. In general, our principle
has been "when in doubt, rule out." In the previous
inquiry the inclination seems rather to have been the other
way. Households were reckoned middle class or working
class according to the occupation of the head of the house-
hold, and there resulted of course the exclusion of sub-
sidiary earners who were working class in middle-class
households and the inclusion of some who were middle
class with working-class households. Such occurrences
were not, however, frequent.

There were excluded by occupation all professional men
or women, clerks, draughtsmen, managers, insurance or
wholesale agents, and all shop assistants except butchers',
fishmongers', grocers', greengrocers' and bakers'.

Primary Data for each Working-class Household.

The Persons included were those who habitually slept
in the house. Where the occupation of the chief wage-
earner was such as to prevent his living with the family,
he was excluded as regards house accommodation and as
regards his personal expenses, but included when grouping
according to earners and non-earners, and his contribution
to the family was included in income.

The Relationship by which persons are described was
that to the head of the household, but if lodgers were related
to each other this also was stated.

The Head of the Household was of course the man
in the case of a simple family, or his widow if he were dead.
But where married sons or daughters were also living in
the family, the married man of the younger generation
was accounted head. Had each case been decided on its
own merits, this would not always have been the outcome,
but the procedure was settled because in general the younger
man was economically more important. In the earlier
inquiry the genealogical head was usually counted as head,
a difference which influences comparison of Tables VII
and VIII and the appendix table of this inquiry with
those of the earlier date which most closely correspond.
There were, however, fewer cases of mixed families at the

earlier date, and we have grouped separately for 1924 the families where the father of the head was also earning, which shows the limit of difference between the two systems.

Earners and Non-earners.—All members of the household who habitually worked for wages for at least one full day a week, or who worked for pay on their own account to the same extent, were described as earners; other members were non-earners.

It was found that actually the investigators were apt to make mistakes in entering headship, relationship and earners and non-earners. The most common error was to enter the wife who ran the house as a wage-earner (sometimes even to enter her in both categories at once!). We found it best not to interfere with the method of the investigator, but to check the cards very carefully on their return, so as to be certain of asking for any information necessary to correct them.

Ages, at least of people under 20, were not difficult to obtain accurately, or perhaps we should say ages within a year, as it seems likely that sometimes the age on the approaching birthday of young children has been given. Of people over 20, the approximate age was all that we attempted to learn, as a check on relationships, a check which in a few cases of obscurity proved most useful.

Lodgers were the only people whose condition it was sometimes impossible to ascertain; for instance, whether they were earners or not, whether working class or not, and even sometimes their sex. No one related by blood or adoption to the family was regarded as a lodger, whatever the financial arrangement.

Wages.—The wages earned in the previous week and those earned in a full-time week were asked for, and were to be wages before deduction of insurance contributions.

Other Income included in the family income was due to unemployment or health insurance benefit, strike pay, old age or other pensions, income from property and investments, and from lodgers, and portions of wages received in kind, such as food, uniform, and policeman's rent allowances. Poor Relief and contributions from relatives other

than husbands living elsewhere, were excluded. In Table V, of net rent expense and gross family income, the income is that formed of wages before any deduction for insurance, together with any income from the other sources just mentioned.

Ownership of Houses.—Where an occupier owns his house, the rent has been taken to be the weekly gross rental value unless statement was made of what the rent would be to a tenant. The value of ownership to the occupier has been taken to be the rateable value of the house, so that this has been added to any other sources of income to form the gross family income. Where a man owned a house which he let to a tenant, his income from it has been taken to be the rateable value. Where a house was stated to be mortgaged its ownership has not been supposed to be the equivalent of any income, but the occupier has been treated as if a tenant.

Rent was taken to be the weekly amount of rent plus rates and water rate. In Stanley the procedure was modified (p. 189).

Lodger's Payments.—Lodgers' payments have been supposed to be divided into two parts—a contribution to the rent and a payment for the services of the housewife. Each lodging unit (counting independent lodgers each as separate units, but lodging families as one) is supposed to contribute one-third of the rent, and such contributions are deducted to give the net rent expense to the family in Table V. It has been assumed that in addition each lodging unit is a profit of 1s. to the housewife for her services, unless their payment was stated to be such as would make this assumption untenable. If the lodgers were boarded, the housewife's profit has been supposed to be 4s. per single adult boarder, 7s. for a man and wife, and 1s. 6d. for each child, unless some statement as to profit to a different effect was made. In the earlier inquiry the housewife's profit was put at 2s. for boarders and 6d. for lodgers.

Occupation and **Name of Employer** were asked for from each earner, but the information gathered on these

heads was not always adequate, first because the woman of the house often did not know the occupations accurately and sometimes did not even know the employer, and second because the investigator often did not know enough about the particular trade to be aware that the description given him lacked precision. In Bolton, for instance, it was quite natural for any one employed at a bleach works to describe himself as a crofter or bleacher to an outsider, although his particular occupation might be any one of many. This vagueness is very difficult to avoid, at any rate in a town with a variety of industries, as it would be generally impossible to find sufficient helpers with a detailed knowledge of every industry concerned.

Description of House.—In the 1924 inquiry investigators were asked to specify the number of bedrooms and the presence or absence of a parlour, kitchen, scullery, pantry, larder and bath, with the following caution : " A *kitchen* is distinguished from a *scullery* by having a coal range and being usable as a living room." Sculleries so defined were not to be considered as rooms.

In 1913 only the number of rooms was asked for in Northampton, Warrington, Stanley and Reading, while in Bolton in 1914 the question was the number of bedrooms and the presence or absence of parlour, scullery and bath. Owing to the difference of procedure from one time to the other, and the imperfections of each, considerable difficulty has arisen as to the number of rooms and the status of a scullery, and that this difficulty is discussed at length in the accounts of individual towns would not excuse its omission here. In the 1913 inquiries the question assumed the same form as in the Census, so that the answers also would be expected to agree, but even then slight discrepancies in the results led to the supposition that the division between kitchens and sculleries had occasionally varied. In Bolton in 1914 as no question was asked about kitchens there was no certainty whether rooms which would have been best described in that way were entered as parlours or as sculleries or were not recorded at all, so that the only safe course seemed to be to tabulate according to the number of bedrooms. In

1924 efforts to improve the procedure as to rooms led to the system already mentioned, whereby it was hoped that inaccuracy due to sculleries would be avoided. Unfortunately the results differed so widely from those of the earlier inquiries that there could be no doubt that sculleries, etc., were more definitely excluded in the 1924 inquiry. Warrington was the first town in which the trouble appeared, and Warrington and Bolton were the most serious cases, so that it was fortunate that in Warrington at least further investigation was possible. In that town every case where a scullery was recorded was re-investigated, and many alterations were found necessary. A fact emerging from this second survey was considerable variation in type of houses in the same row, and as this was surprising to investigators with wide local knowledge it may well have led to unsuspected mistakes by the less expert. Now and then an investigator may have known another house up the street and have either not asked about rooms at all or framed his question in such a way that it seemed to require only assent. If this variety in the same row has really to bear any responsibility for error in our inquiry, the chances are that the census results may have been at least as seriously affected, for the enumerator who fills in the number of rooms goes from door to door, and if he went to one with the supposition that it was the same as its neighbour and hence suggested a number of rooms, the inmate would incline to agree if it were possible to do so.

More than their fair share of attention has now been given to rooms, and we must pass on, recording by the way that satisfactory definitions of a scullery and of a room, and definitions effective for a survey by investigators not trained specially for the purpose, have yet to be found.

Having completed the list of primary data from the households, we proceed to explain the scale adopted for our **minimum standard of expenditure,** which completes the material used in our tables. This minimum standard is intended to cover food, clothing, household accessories, cleaning materials and light, and also coal; the latter varies from town to town, so that the standards used are

not identical with each other. To find whether family incomes are adequate by this standard, from the gross weekly income are subtracted first national insurance contributions (and in Stanley some other compulsory payments) and then rent, and the remainder is compared with the minimum standard belonging to the age- and sex-composition of the family.

The Food Minimum is based originally on Mr. Rowntree's study in *Poverty, A Study of Town Life*, 1902, Chapter IV. Taking as his standard a diet that yields 3,500 calories daily, he worked out the cost of one of the sets of rations authorized by the Local Government Board for the guidance of Boards of Guardians for use in workhouses. The one chosen contains no butcher's meat (*op. cit.* pp. 99–102) and was the cheapest, at least as far as men are concerned. The items were valued at the retail prices ruling in York *circa* 1900. It was assumed that baking of bread was done at home, as was then at least the custom in York ; if bread were bought, about 2*d.* per week would have to be added. The consumption of tea included is almost negligible, and generally the result is a minimum estimate of the cost of a diet held to be necessary for a life of moderate work. Nevertheless it is not an absolute minimum, since it is based to some extent on the diet customary in England, and it is possible that with a complete change of habit some pence could be saved.

The resulting standard in York was for men 3*s*. 3*d*. weekly ; for women 2*s*. 9*d*. ; for children aged 8–16, 2*s*. 7*d*. ; and for children aged 3–8, 2*s*. 1*d*. In the sequel we use only the men's diet, and take for a table of equivalents :

FOOD EXPENDITURE BASIS.

	Males.	Females.
Over 18 years	100	80
16	85	80
14	85	80[1]
5–14	50	50
0–5	33	33
Old age pensioners	60	60

[1] Seventy is more usually given, and is quoted in *Livelihood and Poverty*, p. 81 ; but in fact 80 was used in the Table, p. 82, and it will be agreed that a girl between 14 and 16 years old is inclined to eat heartily.

This table is open to criticism in detail, but it is found that
no permissible changes make appreciable difference to our
results ; and since it was adopted in our 1914 inquiry,
expediency requires us to keep it unaltered, lest the accuracy
of the comparison between the 1924 and 1914 figures should
be lost.

To bring the figures up to date, both in 1914 and in 1924,
retail prices as commonly paid by the working class were
ascertained in each town.   It was found in both years that
the variation from town to town was so trifling that it could
be disregarded.   In 1914 prices were about 16 per cent. above
those used by Mr. Rowntree, and his basic cost 3s. 3d. was
replaced by 3s. 9d.   In 1924 the prices quoted in the various
towns were compared with those used in the Cost of Living
computation in the *Ministry of Labour Gazette*, September,
1924 (for August, 1924), and a list of prices current was
obtained.   These prices were applied separately to the four
standards used by Mr. Rowntree, and it was found that that
for men cost 94 per cent. more ; for women, 97 per cent.
more ; for children over 8, 94 per cent. ; and for children
aged 3 to 8, 84 per cent.   The last figure is the most doubt-
ful, since it depends to a large extent on the price of milk.
The rise in the Ministry of Labour's food index number be-
tween July, 1914, and August 1, 1924, is 66 per cent., and
from 1900 to 1914, 16 per cent. ; these combined give 93 per
cent.

We are therefore justified in adding 66 per cent. to the 1914
cost (3s. 9d.), which gives 6s. 3d., or 93 or 94 per cent. to 1900
cost (3s. 3d.), which gives 6s. 3¼d. or 6s. 4¼d., for a man and
5s. 5d. for a woman.   To preserve comparability with 1914
we take 5s. 10d. for males and females over 16 and 4s. 4d. for
all under 16, for in the former study in using Mr. Rowntree's
standard we in fact abbreviated and took a single division at
16 years, counting all above that age, whether male or female,
at the ration 3s. in 1900, 3s. 6d. in 1914 (half the average for
man and woman), and all children as at 2s. 3d. in 1900,
2s. 7d. in 1914 (the general average for all child ages).

In 1914 we used also a modified standard, called the
" New " standard.   It was argued that " in fact a workman

would sacrifice part of the defined necessaries in favour of a meat diet. If we suppose about 2 lb. of meat bought per week, the additional expense of obtaining the same nourishment may perhaps be put at 9*d*. and the minimum food expenditure for preserving an adult workman in health and efficiency would then be 4*s*. 6*d*." *The whole of the present study is based on this revised standard.*

The change was equivalent to adding 2 lb. of meat at 6*d*. a lb., after diminishing the Rowntree ration by one-fifteenth. The price of meat has risen about 60 per cent., one kind with another, since 1914, and the same method now gives $\frac{14}{15}$ of 76*d*. + 1·60 of 12*d*. = 7*s*. 6*d*. This is 67 per cent. above the former 4*s*. 6*d*., while the general food index has risen 66 per cent. We are therefore safe in taking 7*s*. 6*d*. as the minimum on the new standard.

The minimum ration for an adult male is :

	Original.	Revised.
Bread	—	5 lb.
Flour.	6·1 lb.	1·1 lb.
Oatmeal	3·6 lb.	3·6 lb.
Bacon	·75 lb.	·75 lb.
Meat	—	2·0 lb.
Lard, dripping or suet .	·3 lb.	·3 lb.
Margarine	1 oz.	8 oz.
Milk, new	·8 pint	·8 pint.
„ skim. . . .	4 pints	4 pints.
Cheese	1·5 lb.	·75 lb.
Peas	·2 lb.	·2 lb.
Potatoes	2·5 lb.	2·5 lb.
Vegetables	·5 lb.	·5 lb.
Sugar	·32 lb.	·32 lb.
Cocoa	·5 oz.	·5 oz.
Tea	·2 oz.	2·0 oz.
Coffee	·5 oz.	·5 oz.
Meat liquor . . .	4·5 pints	4·5 pints.

In the new standard 1*s*. 7*d*. is allowed for improvement on the original diet. If the tea is increased to 2 oz., the margarine to 8 oz., 3*d*. left for sundries, and 2 lb. of meat at 10*d*. a lb. added and the cheese reduced to 12 oz., the required total would be reached. The diet is then not

so nearly intolerable as in the minimum. In fact there is a small surplus of calories, whose cost could be transferred to the purchase of bread at the sacrifice of a little flour.

The "new" standard is not to be taken as a physiological or economic minimum, but as an intelligible scale on which the nourishment computed to be necessary could be obtained.

It is well to add that it is assumed that two or more persons are living together, and that there is therefore more elasticity than appears in the bare ration as given.

For clothing, the minimum standard taken by Mr. Rowntree was 26s. a year for a man or a woman and 22s. for a child. This was used without change in 1914. For comparison we may use the estimate in the cost of living index number that clothing was in 1924 125 to 130 per cent. dearer than in 1914, and take the minimum for men as 60s. a year, thus allowing 1s. 1½d. for adults and 11½d. for children. For cleansing materials and light Mr. Rowntree allowed 2d. per head and we used the same figure. For comparison we may take 3½d. per head now.

For fuel was allowed :			s. d.		s. d.	
In Reading	.	.	1 6	in 1912,	3 0	in 1924.
,, Northampton	.	.	1 3	,, 1913,	2 5	,, ,,
,, Warrington	.	.	1 3	,, 1913,	2 7	,, ,,
,, Bolton	.	.	1 3	,, 1914,	2 8	,, ,,

The prices of coal per cwt. were :

Reading	.	.	14d.	in 1912,	28d.	in 1924.
Northampton	.	.	13½d.	,, ,,	26d.	,, ,,
Warrington	.	.	12¼d.	,, ,,	25d.	,, ,,
Bolton	.	.	11¼d.	,, ,,	24d.	,, ,,
Stanley	.	.	Free or at special rates.			

But the differences in price are to some extent counterbalanced by the larger consumption necessary in the towns where coal is cheaper, and by the greater use of gas in the Southern towns.

The full scale of expenditure other than on fuel may now finally be given :

	Clothing, Cleaning and Lighting.	Food. New Standard.	Together. New Standard.
	s. d.	s. d.	s. d.
Man over 18	1 5	7 7	9 0
Woman over 16 . . .	1 5	6 1	7 6
Lad 16–18	1 5	6 5	7 10
Boy 14–16	1 3	6 5	7 8
Girl 14–16	1 3	6 1	7 4
Child 5–14	1 3	3 9	5 0
,, 0–5	1 3	2 6	3 9
Man over 70 . . .	1 3	4 7	5 10
Woman over 70 . . .	1 3	4 7	5 10

Symbols for Members of Household.

For the sake of convenience and brevity, symbols have been used for the various members of households wherever occasion arose. They are the following:

y = man over 70 years of age.

m = ,, under 70 not a son of the head of the household.

= son of head of household and over 20.

s = son of head of household between 18 and 20.

l = lad between 16 and 18.

b = boy ,, 14 ,, 16

z = woman over 70 years of age.

w = any wife or widow under 70.

d' = unmarried daughter of head of household and over 18.

d = unmarried daughter of head of household between 16 and 18.

f = other woman over 16 and under 70.

g = girl between 14 and 16.

sc = boy or girl between 5 and 14.

in = ,, ,, ,, under 5.

The differing definitions of the head of the household at the two dates prevent the symbols from being quite comparable.

Where a family was being described by symbols, and more than one person with the same symbol was present, suffixes were used, e.g. a widow, two school-children between 5 and 14 and an infant would be wsc_2in.

MEDIANS, QUARTILES AND DECILES.

In connection with Tables IV, V and IX in this book, all of which concern money, medians, quartiles and deciles have been used, and it will be convenient to enter here, once for all, the explanations of these terms. Let us take Table IV in illustration. Here the working-class houses in the town are set in order according to the amount of weekly rent paid (including rates) and when they are so arranged in order (in this case from the lowest to the highest) the median rent is that of the house half-way down the list, the quartile rents are those of the houses one-quarter and three-quarters of the way down the list, and the extreme deciles are one-tenth and nine-tenths of the way down. In other words, the median rent is such that half the houses have a rent not greater than it and half have a rent not less than it ; the quartile rents are such that one-quarter of the houses have rents not greater or not less respectively ; the extreme decile rents are such that one-tenth of the houses have rents not less than the uppermost decile and one-tenth have rents not greater than the lowest decile.

It may be asked why measurements not in very common usage are resorted to, and the answer is twofold. Firstly, they are particularly suitable in a social study of this kind which is descriptive rather than mathematical. Secondly, several of the contrasts which we have to make between our earlier and recent inquiries involve money, and money has changed greatly in value. This change destroys, for instance, the comparability of the distribution of incomes by 10s. grades in 1913 and 1924. Before the real value of incomes could be compared we should have to reduce the 1924 scale to three-fifths or some such fraction, and the grades would, therefore, no longer correspond with those of 1913, as they would be reduced to grades of about 6s. Moreover, a different

opinion as to the reduction factor suitable would entail revision of the entire reduction. But when we state, for instance, that one-quarter of the incomes were in 1914 over 47s. and in 1924 over 120s., i.e. if we use quartiles and so on, we can try in turn whatever hypotheses we please concerning the change in the value of money and draw immediately the resulting conclusions as to the relative size of real incomes at the two dates.

To complete this survey of definitions and general procedure in all the towns, we have now only to deal seriatim with the thirteen main tables made for each alike, mentioning any special decisions or implications in each. The following pages of this Chapter should therefore be read and referred to in conjunction with the accounts of individual towns rather than be read before them.

TABLE I.

WORKING CLASS HOUSES CLASSIFIED ACCORDING TO NUMBER OF PERSONS AND NUMBER OF ROOMS.

Here where houses contain lodgers the lodgers are included in the number of persons, and the rooms they occupy in the number of rooms. The tabulation is identical with that of the earlier inquiry, but for comparability see pp. 31–2. In the Census Tables lodgers when not boarded have been counted as separate units with their own number of persons and of rooms, while the householder had *his* family, and *his* number of rooms. The only cases in this inquiry where houses have been divided into two or more units were where the landlord let direct to more than one tenant, and such cases were so rare as to be negligible. For the definition of the number of rooms and its attendant difficulties, reference should be made to the earlier part of this Chapter.

The whole question of lodgers, however, is treated on another basis in Stanley.

TABLE II.

Working Class Houses Classified according to Number of Equivalent Adults and Number of Rooms.

The same procedure as to lodgers was followed as in Table I, and the tabulation is again identical with that of the earlier inquiry. For this Table children under 5 years of age are counted as one-quarter of an equivalent adult, children between 5 and 14 as one-half, girls between 14 and 16 and boys and lads between 14 and 18 as three-quarters. It will be noticed that girls become adults earlier than boys on this scale, and this is done to allow for the greater space needed in households where there are adolescents of both sexes. Also, in family economics of course the girl is sooner " grown up," as she reaches earlier her full industrial value.

TABLE III.

Crowding and Overcrowding.

This Table is derived from Tables I and II and the similar Tables in *Livelihood and Poverty*, except that in Bolton for 1914 no figures were available, so that the remarks made as to I and II apply also to III. The proportionate prevalence of various degrees of crowding has been given for persons as well as for households in order that the difference between the two sets of percentages may be realized. For as crowded families are naturally larger on the whole than the general average, the proportion of persons crowded is larger than the proportion of families crowded, and increasingly so with the degree of crowding fixed upon. The percentages of equivalent adults crowded (more than one person per room) or overcrowded (more than two per room) have been omitted because an aggregate of equivalent adults in many households is a conception whose usefulness is debatable. The average number of rooms per equivalent adult has, however, been given, as well as average rooms per person and per household.

TABLE IV.

WORKING CLASS HOUSES CLASSIFIED ACCORDING TO
WEEKLY RENT AND NUMBER OF ROOMS.

Considerations affecting the number of rooms are given earlier in this Chapter. The total comprises only living-rooms (including kitchens) and bedrooms, bathrooms and sculleries being omitted. The weekly rent here given includes all rates ; for houses owned by the occupier where the rent that would be charged to a tenant was not stated, the weekly gross rental value has been taken to represent it. For houses of each number of rooms the median [1] rent at the earlier date and now have been given, as well as the general median rent, thus allowing a comparison of rents at the two dates for each size of house, and also estimates of the rent per room. The median is used here instead of the arithmetic average because the prominent effect on the latter of a few cases of very low or very high rents is undesirable in a social survey of this nature. Moreover, as our whole system is to describe as closely as is possible our actual households, the rent of an actual house (which the median generally represents) may be preferred to an arithmetic abstraction.

TABLE V.

NET RENT EXPENSE AND FULL-TIME FAMILY INCOME.

In this Table also the treatment of Stanley differs from that of other towns.

Family income here includes income from all sources except contributions from relatives (other than the head of the family) living elsewhere and from Poor Relief and other forms of charity. National insurance contributions have not been deducted as it is taken that in the long run they represent value received. Net rent expense is for households without lodgers the same as the rent of Table IV, but for each lodging unit introduced into the household one-

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[1] For definition of the median, see p. 38.

third of the rent is deducted to give the net rent expense.
Procedure in both these respects was identical at both dates
as far as can be ascertained, so that median, quartile and
decile rent expenses and incomes are comparable.   Median
rents for each grade of income, and the percentage which
each median rent is of its corresponding income, are given,
showing the decreasing importance of rent in the family
budget as incomes increase.   The distribution of the last
week's family income did not differ sufficiently from that of
the full-time family income to justify the inclusion of a
separate table for it, but the median, quartiles and deciles
have been given for last week's income as well as for full-
time income in order to indicate what difference exists.

TABLE VI.

Families Classified according to Number of Earners and of Non-Earners.

Lodgers (except families lodging in Stanley) are excluded
from this Table, and non-earners include pensioners, etc., as
well as dependants.   Where the head of the family had work
for which he had generally to live elsewhere, he has none the
less been counted amongst the earners in the family.   In this
Table all figures have been reduced to percentages of the
total number of families, so that comparison may be easy
between the two dates.   As these figures are given correct
to the nearest $\frac{1}{2}$ per cent., it must often happen that the
percentages in a column or row do not add up to the figure
given for their sum.   Nevertheless, each figure given is
correct to the specified degree of accuracy.

TABLE VII.

Average Family or Household.

The composition of the average family (excluding lodgers,
except families lodging in Stanley) is here given, both for
families where there is some earner and for all families, in-
cluding those where there is no earner.   In addition we have
the composition of the average of all households, including

lodgers. Lodgers for whom insufficient information was given have been distributed proportionately among the possible groups, and no inexactness thus introduced can be great enough to affect the averages given. The division of adult males into sons and other men and of adult women into daughters and other women was not identical at the two dates, but no other discrepancy should exist. In the Table for Bolton in 1914, however, women who were part-time earners had sometimes been counted non-earners, and for that the necessary modifications have now been made. Some figures will therefore not agree with those in *Livelihood and Poverty*. Modifications from the same cause have been carried through in the making of Tables VIII, XI, and XIII for Bolton.

TABLE VIII.

ANALYSIS OF FAMILY TYPES—I.E., CLASSIFICATION OF FAMILIES ACCORDING TO GROUPS OF EARNERS AND TO THE NUMBER OF DEPENDENT CHILDREN AND OF NON-EARNING ADULTS.

This is certainly the most elaborate and probably the most interesting of our Tables. From it arises the final order of our families, the order in which they are arranged in the Appendix, pp. 201–230. Lodgers (except Stanley families lodging) do not appear in this Table, nor in the Appendix lists just mentioned, but are separately described.

The first division is according to the type of the earning group in the family, with sub-division of each type according to the *number* of earners. We begin with the simplest and normal type, where a man is head of the family and is earning alone or only with his children. Next come the families where the man who is head of the family and his wife are both earning, either by themselves or together with their children and no one else. Then we have to deal with less straightforward families where there is still a man earning. In order to show the effect of our definition of headship, those families where a man is head of the family and he and his father are both earning are made a group by themselves.

A change in the definition of headship, and even the earlier *Livelihood and Poverty* procedure, would transfer some of these into the two former groups, though some might come under the description miscellaneous, which is given to the next group.   The miscellaneous group contains all remaining families where a man is head of the household.   There are very few families among these where one man only is earning, and such families are here instead of in the first group because they are what have been called " broken families," where he is head only by seniority, the other members of the family being probably his sisters.   There remains one group only now in which there is still at least one adult male earner, who is in these cases a son of the head.   Naturally in any of these families where the head is a man he must be a non-earner, but where the head is a widowed mother she may be earning.   Earning sons are reckoned as becoming adults at the age of 20, and earning daughters at 18.   Families in the earning group " Women the only Adults " may therefore have sons under 20 earning, but must have some woman over 18.   In the Group " No Adults Earning," the earners are composed of males under 20 and females under 18.   The Group with no earners needs no further explanation.

We now come to the secondary division according to non-earners.   These include pensioners as well as dependants, and boys under 18 and girls under 16 are counted as children.   The lower Table giving the percentage distribution of families according to the number of dependent children is exactly comparable between the two dates.

TABLE IX.

Relation of Families to Minimum Standard.

This Table takes different forms in different towns.   In Northampton and Reading, where income data were insufficient, it has only been possible to grade families as certainly above the minimum standard, probably above, as certainly below and probably below, and as marginal when families seem very close to the line.   In the other towns families have been graded according to the amount of

their surplus or defect as compared with the standard.

In order to determine their surplus or defect, the family income was first computed according to the rulings already laid down. Then National Insurance contributions were deducted, being at the time of inquiry as follows :

For Unemployment Insurance :

Men	.	.	.	.	.	.	. 9d.
Women .	.	.	.	.	.	.	. 7d.
Boys under 18	.	.	.	.	.	. 4d.
Girls under 18	.	.	.	.	.	. 4d.

For National Health Insurance :

Men	.	.	.	.	.	.	. 5d.
Women .	.	.	.	.	.	.	. 4d.

The rent expense was then subtracted, and the remainder compared with the minimum standard for the family concerned. Distance from the minimum standard has been tabulated both on last week's income and on full-time income, and as this was necessary it was decided to dispense with the tabulation with respect to Rowntree's Standard and use only the New Standard. Families for whom the substitution of Rowntree's standard would take them across the line have been classed as marginal.

For explanation of the comparison with the earlier inquiry given in the Table, refer to pp. 32–7 in this Chapter.

No lodgers are included in this Table.

Certain modifications were made in the case of Stanley, for which see pp. 186–193 below.

TABLE X.

Persons and the Minimum Standard.

Here not families but persons, men, women and children, earners and non-earners, have been classified according to their position relative to the standard, all members of a household being classed as in the same position. Percentage figures have been given for both dates, and actual totals for the later date.

Persons probably below the standard are included with those certainly below.

TABLE XI.

POVERTY AND CONSTITUTION OF FAMILY.

Families (excluding lodgers except in Stanley) are here classified into five main earning groups, and according to the number of dependent children (including lads, boys and girls), and the number of families below the standard is given for each sub-group.

Families probably below are merged with those certainly below, but marginal families are not.

TABLE XII.

CAUSES OF POVERTY.

This classifies families in poverty, according to the cause of it. For both dates the percentages due to each specified cause are given, and for 1924 also the actual numbers. Here again both those probably and certainly below the standard are included. Lodging units in poverty are excluded from the table but mentioned in footnotes.

TABLE XIII.

PERSONAL RESPONSIBILITY OF EARNERS FOR DEPENDANTS.

This Table is entirely new since *Livelihood and Poverty*. An article based on the earlier data and classifying women wage earners and dependants was published in 1921 in *Economica* No. 1, but we have now included also the men earners in our study, and have also modified the method, which was unfortunately too laborious for the bulk of material to be dealt with. The biggest difference is that in the earlier work earning women were given partial responsibility for dependants if the wages of the man who would otherwise support them were insufficient and the woman therefore had to help out. As it is apparent from our other work that men's wages were less frequently inadequate in

1924 than before, and as the inclusion of this particular consideration involved re-calculation of the minimum standard in all doubtful cases, it has been ruled out, and we are thus left with a slightly less comprehensive but also less complicated investigation.

The method applied has been the following :

Non-Earners receiving what are intended to be full pensions are not counted dependent.

Dependent Children are non-earning boys under 18 and girls under 16. All other dependants are adults.

An Earning Man is *alone* responsible for his non-earning wife or children, whatever his wage (whether adequate or not) and whatever other earners there may be.

Where a man's *Father* also is earning, the father would have responsibility for his own wife and any other children, and the young man for *his* wife and children.

An Earning Wife, when her husband is earning, may have responsibility for her dependent father, mother, brother or sister—either sole or shared with her earning brothers or sisters—she has no responsibility for her children so long as her husband is an earner.

Where a man in addition to his own family has his dependent father or mother living with him, he is responsible for them unless another of their children without other responsibility is in the household, in which case he, she or they relieve the head of the responsibility for their parent or parents.

If there is *not a male head earning*, any adult earners among wife or widow and children share the responsibility for dependants.

For purposes of deciding responsibility, men become adults at 18 and girls at 16. Earners below those ages are not regarded as having any responsibility for dependants unless there is no one else to take it. Such earners are not included in Table XIII, but are mentioned in the text.

As the tabulation according to these rules has been carried out simultaneously for the two dates, strict comparability may throughout be relied on.

Lodgers (except in Stanley) have not been included, as

evidence did not usually exist to decide whether or not lodgers had to support dependants living elsewhere.   The limits of the possible effects of inclusion of lodgers in this table can, however, be readily calculated, and no serious disturbance will be caused.

Note on the Method of Sampling.

The method employed in this investigation is that known as simple or random sampling.   It consists in defining a population or " universe " which contains a known number of objects, in selecting from that universe an assigned number in such a way that every object in the universe has an equal chance of being included, and in treating the selected objects as a fair sample of the universe.   This method is in one form or another not uncommonly employed in statistical investigation ;   in particular it has been followed three times in recent years by the Ministry of Labour to ascertain the relative number of unemployed of different ages and in various conditions.   [See *Ministry of Labour Gazette*, June, 1925, p. 190, and *Journal of the Royal Statistical Society*, LXXXVII (1924), pp. 544 ff.]

The " universe " with which we deal consists of the working-class households of a town, defined as described above.   The process of selection gives an equal chance for each household to be included.   There is a complete absence of bias in the selection, and the rule was rigidly made and kept that the households selected before the investigation commenced, and only those, should be the subject of report.

The accuracy of the sample, as representing the universe, depends on the employment of adequate definition and proper machinery of selection, on the accuracy of the separate observations, and on the number of objects in the sample—to a small extent also on the number in the universe.

The accuracy of observation is discussed in detail in the following Chapters.   There is no reason to doubt that in the vast majority of cases the members of the household were accurately given in number and sex, and that with the exception that a small number of children under 5 years were possibly described as above 5 years, and a smaller number were wrongly entered at other critical ages, the ages were stated with sufficient precision for the groupings employed.   The division between earning and non-earning according to the definition adopted was almost certainly made correctly in all but a negligible number of cases.   There is, however, some lack of precision in statements relating to single lodgers.

The rent is in general correctly given. The definition of a room has led in some of the towns to the uncertainty already explained. For income we aimed at only broad classification, and the figures in Table IX in each Chapter are only approximate; but all cases where the poverty line was approached were very carefully studied, and the few households in which there was any reasonable doubt were classified as marginal. The effect of including the marginal cases in the group below the line can readily be measured.

In spite of all care there must have been some variation in the application of the definitions, and since an ambiguity of this kind may result in a serious disturbance in the size of small groups (e.g. in the number of boys between 14 and 16 years below the poverty line), allowance should be made for the possibility of some error where the more troublesome definitions are involved.

As regards the measurement of the precision of the results that depends on the number of objects in the sample, we must distinguish two classes: (a) where we are ascertaining a proportion, such as the proportion of houses overcrowded; (b) where we estimate an average, such as the average number of dependent children.

(a) Let N be the number of objects in the universe, n the number in the sample. Let $p \times N$ be the number in the universe that has some assigned characteristic, such as "overcrowded." Then the number that is to be expected in the sample may be written:

$$pn \pm \sqrt{\left\{pqn\left(1 - \frac{n}{N}\right)\right\}}, \text{ where } q = 1 - p,$$

and the proportion

$$p \pm \sqrt{\left\{pq\left(\frac{1}{n} - \frac{1}{N}\right)\right\}}.$$

The expression after the sign $\pm$ is called the "standard deviation" of the estimate. The theory of chance shows that the difference between the true and estimated numbers or proportions is very unlikely to exceed three times the value of this expression, that the odds are about 2 to 1 against it exceeding that value, and that it is as likely as not that the error will reach to about two-thirds of that value.

In our samples n is between 650 and 950, and $\frac{n}{N}$ is from $\frac{1}{8}$ to $\frac{1}{36}$. Take the case where n is 900 and $\frac{n}{N} = \frac{1}{18}$, and we obtain the following results:

Standard deviation of p, when $n = 900$ and $N = 18\ n$.

Value of p.	Value of $\sqrt{\left\{pq\left(\dfrac{1}{n} - \dfrac{1}{N}\right)\right\}}$.
·10	·009
·15	·012
·20	·013
·25	·014
·30	·015
·35	·015
·40	·016
·45	·016
·50	·016

Thus if 10 per cent. of the households in the sample of a town were below the poverty line, $p = ·1$, and we may affirm that the percentage in the town was within the limits $10 \pm 3 \times ·9$, that is between 7 and 13 per cent., and that it was probably between 8 and 12 per cent., and as likely as not to be between 9·4 and 10·6.

We may without any important error regard all *persons* in the town as equally likely to be included, though the selection was made of households as a whole, and apply the same formula to persons as to households.

(b) The precision of an average depends not only on the number of things included in the sample, but also on the variability of the quantity averaged. To illustrate the necessary formula take the final group of entries in Warrington, Table XI, p. 103.

Number of dependent children x.	Number of families y.	Difference between number of children and average number d.	Square of difference d^2.	d^2y.
0 . . .	322	− 1·57	2·465	774
1 . . .	230	− ·57	·325	75
2 . . .	183	+ ·43	·195	36
3 . . .	107	1·43	2·045	219
4 . . .	72	2·43	5·905	425
5 . . .	30	3·43	11·765	353
6 . . .	17	4·43	19·625	333
7 . . .	3	5·43	29·485	88
8 . . .	5	6·43	41·345	207
	969			2,510

Average number of children, $1\cdot57$.

s, standard deviation of group $= \sqrt{\dfrac{2,510}{969}} = 1\cdot63$.

Standard deviation of average, $s_a = s.\sqrt{\dfrac{1}{n} - \dfrac{1}{N}}$.

In this case $n = 969$, and $\dfrac{n}{N} = \frac{1}{13}$; hence $s_a = \cdot05$.

The average for the working-class households in the town may be written

$$1\cdot57 \pm \cdot05.$$

The same considerations apply as in the former case, and we may affirm that, subject to errors of record, the average required is within $1\cdot57 \pm \cdot05 \times 3$, i.e. between $1\cdot4$ and $1\cdot7$.

To the non-mathematician this must serve as a sufficient indication of the accuracy to be expected from the sample.

In the comments made on the various proportions and averages and on their changes between 1913 and 1924, we have been careful to emphasize only those which are markedly greater than the standard error due to sampling.

In the Tables it has been thought expedient, in order to give a full account of the results of the investigations, to enter the proportions and averages with more precision than the theory of sampling supports as applicable to the whole town. The critical reader should take every such entry as only accurate within such limits as we have now described.

Finally where official or general statistics relating to the whole town have been available for comparison with our results, we have tested whether the differences between the estimates arising from the sample and the results for the town agree within the limits determined as above. Where there has been a greater discrepancy than theory suggests, as in the cases of the number of rooms and of numbers of children, we have examined afresh the definitions and the methods of investigation.

CHAPTER III.

NORTHAMPTON.

THE investigation at Northampton was marked by two main features—the extreme kindness of the town officials in putting at the disposal of the inquiry all information they were asked for, and the extreme reluctance of the majority of the selected householders to surrender the facts wanted from them. The former, if not also the latter, may be due to the prosperity of Northampton—for, however dismal certain aspects of its life and certain areas of its slums may seem, it compares favourably with most English manufacturing towns of its own size and still more favourably with most larger towns. Situated in the pleasant if unsensational valley of the Nene, the town has few spots from which a ten minutes' walk will not be repaid by a generous glimpse of the country. The centre of Northampton itself has the dignity and leisureliness—" dead-and-aliveness " its rivals from Leicester call it—of an ancient county town. Like other towns with a long history, it has been celebrated in old prints, but unlike many it is not restricted to these records for evidence of its past likeness, which is still preserved in bricks and mortar and narrow streets. The town that has developed round this ancient centre is itself free from the dingier accompaniments of a northern industrial town. It is true that the factories, whether "penny plain " in the nineteenth-century style or " twopence coloured " in the fashion that pleased us when we were subjects of His Majesty King Edward VII, are not as impressive to the country visitor as the pitheads of South Wales or the blast furnaces of Middlesbrough. But, as the economic conditions of the main industry—the boot and shoe trade—were by July, 1924, comparatively satisfactory, the people of Northampton were

free to rejoice in the fact that they were neither choked with fumes nor begrimed with smoke, nor were their nerves stimulated with the rattle and boom of great machinery.

Northampton's growth in the last three-quarters of a century has been steady and unsensational. Villages on the outskirts have now become suburbs within the boundary, and only Dallington remains on the edge ready for absorption. There is no prospect of immediate widening of the boundary, unless the already pronounced lurch of the town to the east should be accentuated still further. Expansion has taken place in this direction under the attraction of high ground, and has been stimulated by the laying out of large estates by the active building societies. Most of the recent building, however, has been in the south in the Far Cotton Ward. In the north and north-east Kingsthorpe and Kingsley still remain rather undeveloped, the explanation in the former case being the fact that Kingsthorpe Hollow lies between the centre of the town and Kingsthorpe. The transport services lack little that is necessary for the complete development of the town to its boundaries. Except towards the very low-lying south-east, caught within an angle of the river and frequently flooded, trams run in every direction, and practically to the boundaries. Services are frequent, and the maximum fare from All Saints' Church in the centre to any terminus is $2d.$, and on some routes only $1\frac{1}{2}d.$ There are the usual workmen's fares up to 8 o'clock in the morning, and children between 5 and 12 enjoy the same reduction, children under 5 travelling free. In addition to the trams there are two routes of buses practically encircling the city, so that a journey can be made from one suburb to another without passing through the centre. These services are less frequent than the trams, but appear adequate.

The town has many advantages and disadvantages for its social and intellectual development. Among the former mention may be made of its historic tradition, among the latter of its comparative isolation from other centres of population, for which the comparatively difficult train service is slightly responsible. Chief among its advantages may be put the size and number of its parks and the excel-

lence of its library.   There are scattered within the boundary,
besides one or two undeveloped public fields, thirteen parks,
ranging from 5 to 118½ acres in size, and fulfilling different
functions in the life of the town.   Thus one is mainly a
children's park, another is mainly for sports, another is kept
quiet for those who wish to walk about tranquilly in the open
air, and so on.   No district is without its park, though the
growing Far Cotton area is the least fortunate, possessing
only a rather dreary recreation ground of 21 acres.   All the
Northampton parks have this in common, that owing to the
smokeless nature of the boot-and-shoe industry they are
green in reality, and not only by courtesy and in comparison
with the factories.   The two most notable features of the
Northampton parks are the Sunday band concerts and the
organized school games.   Northampton was a pioneer in
both these features of park life, and for its enterprise in the
former it had to meet the combined opposition of the Non-
conformist churches and the public-houses.   Two concerts
are given every Sunday, and it is no unusual event for
10,000 people to be present on a single Sunday.   Cricket,
bowls and tennis are played in the parks to a growing extent,
and it is clear that the place of the parks in the athletic life
of the town is considerable.   Before leaving the parks men-
tion may be made of the arrangement between the Parks
Committee and the Labour Exchange by which 140 unem-
ployed, working either part or whole time, have supple-
mented the regular park staff of 40, and are engaged in
developing the parks.   More fields are being transformed,
whether for better or worse, into parks in the ordinary sense
of the word, though the large acreage of some of the parks
makes it difficult to destroy the sense of space which is natural
to a field and foreign to most parks.

The Central Library of Northampton is both very popular
and very carefully organized.   The persistent demands for
the establishment of Branch Libraries, which were partially
met by the opening of a branch in St. James' End in July of
this year, no less than the statistics of the issue of books, are
proof of the popularity.   Both the adult and the juvenile
sections of the Lending Library show increases in the year

1922–3 as compared with the previous year in nearly all subjects, but most notably in fiction and in literature and drama. The popularity of the library is not unconnected with the excellence of its direction. The building itself is far more agreeable than most municipal architecture, and none of the rooms perform the perhaps necessary though depressing function of a day casual ward, as they do in larger industrial towns. The cataloguing, especially of the books in the Juvenile Library, is excellently done, and the general impression made upon a visitor by the Library is of a living institution, and not of a receptacle for an inert mass of depressing information and futile entertainment.

The Museum, though possessing certain features of interest, such as an exhibition of a variety of footwear and a good collection of fossils, is still in a very elementary stage of development. Interest is, however, growing ; the number of visitors has increased from 35,300 in 1921–2 to 51,666 in 1922–3.

At the end of June, 1924, there were 12,425 scholars on the books of the elementary schools, ranging from four to fourteen years old. Children may leave and practically do leave at the end of the term in which they become 14. Approximately 1,200 children enter and 1,200 children leave the elementary schools every year in Northampton. The average daily attendance for the last school year was 11,231. Owing to the comparative prosperity of the town, very few school meals are given, only 15 or 16 children having taken them in the summer of 1924. There are two municipal secondary schools, " The Town and County School for Boys," and " The Secondary School for Girls." The total number on the books of the former in 1924 was 519, and of these 208 were the holders of free places ; in addition there were 104 ex-elementary school children who did not hold free places. At the Northampton School for Girls, 312 children were on the books, of whom 171 were holders of free places, while of the fee-paying pupils 39 were from the elementary schools. At the Nôtre Dame High School, a private high school, 130, or rather more than half the total number on the books, were from elementary schools, and of these 50 were

non-fee-paying pupils in July, 1924. In none of the other private schools is it likely that many ex-elementary school children would be in attendance. In the school year 1922–3 there were in attendance at the Technical Schools 784 males and 777 females, and in addition to these 177 boys and 176 girls between the ages of 14 and 16 attended for one whole morning (8.0–12.15) under the time-off scheme, by which the employers with the approval of the Trade Unions permit young people between these ages to stay away from work in order to avail themselves of Day Continuation Courses without losing wages thereby. No fee is charged for First or Second Year Junior Courses, and all students who have passed the Second Year Junior Course are awarded scholarships to enable them to take a Senior Course free of charge also. In the year 1922–3 there were 107 boys and 170 girls in attendance at the School of Art, where attendance is free.

Mention may also be made of the social and educational work of the Y.M.C.A. and the Co-operative Movement. The former has a total membership of something like 400. Each member attends one class a week on some such subject as Ambulance, Boot-repairing, Model Aeroplanes, Wireless, etc. The Co-operative Society in Northampton, with just under 12,000 members, of whom 10,000 are probably purchasing members, runs three women's guilds with a total attendance of about 300 a week, a Co-operative choir and a Comrades' Circle for young people. In addition it devotes £450 a year to educational work. There are two Cambridge University Tutorial Classes in the town run in conjunction with the W.E.A.

The town is only moderately served for places of amusement and social life. It has only one Public Baths (though, of course, several free open-air baths in the parks). There are at present eight cinemas in the town, three others having been shut down in the last two years. The type of films shown is certainly not less American than in most provincial towns. Very few Continental films are exhibited, and those not the best. There are two theatres, one devoted to the more popular variety of musical comedy and revue, the other to higher grade musical comedy and revue, with incur-

sions from such drama as is purveyed by touring companies and an occasional visit from a London company in the same kind of drama. The working men's clubs are strong in the town ; there are 13 affiliated to the National Working Men's Club and Institute Union. The conditions of membership vary from club to club, the average contribution being 4s. 6d., with a nomination fee of 6d. In addition each member pays 1d. a month towards a convalescent home fund, to which, by July, 18 club members from Northampton had been sent in the year. The usual activities of working men's clubs are pursued, such as skittles, dominoes, bowls, billiards and fishing. During 1923 £4,000 was raised and given to local charities. The average membership of the clubs is about 500 or just under. The Northampton Town Football Club attracts an average number of 7,000 in the " shilling stands " on alternate Saturdays and holidays. Northampton provides no other form of entertainment, unless a large open market twice a week, and a char-a-banc service on half-holidays into the surrounding country, may be accounted such.

In the organization of employment the Labour Exchange plays an important and controversial part in Northampton. The policy which has consistently been followed has been to secure for everybody willing to work such employment as will bring in a wage sufficient to stave off " primary poverty." The aim, that is, has been to provide employment for everybody although the wages paid be often low. The admission must be made that whether or no this aim is a desirable one—and opinion in the town differs sharply on this point— it has been fairly successfully achieved, or is, at any rate, on the way towards achievement. For in January, 1921, the total number receiving unemployment grant, either partial or full, was 7,000, while in June, 1924, the whole number was under 2,000. The number totally unemployed was 1,468 in June, 1924, as against 2,203 in January. In partial explanation of the drop it must be remembered that June is on the whole a better month in the boot trade than January, owing to the prospective holiday demand. In addition there were about 400 men working on the part-

time schemes outlined below. As in many towns, the unemployment problem was accentuated by the immigration that took place during the war. Northampton was a training ground for soldiers, and after the war many of them went back there. Of these, 800 single men have been advised to return to their native towns, and have done so, but 1,000 immigrants, mainly married men according to the estimate of the Director of the Exchange, have remained. The great bulk of these are general labourers, and it is among unskilled general labour that unemployment is the widest spread in Northampton. Apart from these immigrants, the number of totally unemployed in Northampton will be seen to run only to a few hundreds. The Northampton Distress Committee had an elaborate scheme which supplied for married men varying proportions of labour on Distress Work and of Unemployment Benefit according to the size of their families and to their able-bodiedness. The Juvenile Advisory Committee and the After Care Committee, both run in connection with the Exchange, between them interviewed every child leaving the elementary school, and having due regard to the child's own capacities, the parents' wishes, and the available openings for boys and girls, sought to place them in employment. There was at the time no difficulty in doing so, in fact there would have been no boys and girls unemployed at all if parents did not quite naturally prefer that their child should remain unemployed for a few weeks or even months until he could get employment in the work he or they had chosen rather than let him take the first job that was offered. Mention may be made here of an " unemployed " restaurant in the town, at which approximately 100 a day take refreshment between the hours of 11 and 4, and 6 and 9, at reduced charges on the production of their unemployment cards. The Town Council makes a grant of £300 towards the expenses of this work.

During the year 1923, 303 indictable offences were reported, in connection with which 58 persons were proceeded against, and 324 persons were proceeded against for nonindictable offences. The number of juveniles proceeded against for indictable offences was very small, 12 during the

whole year. In 52 cases where young children have been brought to the Police Court charged with petty thefts or other offences they have been let off with a caution and a warning to the parents, and this policy on the part of the magistrates has borne fruit in the gradual diminution of serious juvenile crime. The number of licences for the sale of intoxicants issued has for some years been diminishing. Thus in 1908 there were 462 licences issued ; in 1913, 428 ; and in 1923, 405, or one for every 224 of the population. In addition there are 27 registered clubs with membership of 9,211, at which intoxicants are sold to members. During 1923, 39 persons were prosecuted for drunkenness, 32 men and 7 women ; 28 were residents of Northampton. There were 14 orders for separation allowances to be paid given in 1923 aga:nst 23 applications.

With regard to the health of Northampton, we find that for the last 10 years the birth rate has been lower there than in England and Wales in general, being in 1923 itself 17·8 against 19·7. The death rate was from 1916 to 1922 lower than for England and Wales, but in 1923 stood at the same figure of 11·6. Forty-three per cent. of the deaths were of persons of 65 or over. As the prevalent diseases of the boot trade, phthisis and other forms of tuberculosis are the subject of particular attention in the town. In 1923, 165 cases of tuberculosis were notified, and in addition, 12 deaths were registered as due to tuberculosis in cases not previously notified. There is marked reluctance to notify in the town, due probably to the fact that employers and employees alike look askance at the tuberculous person, so that the latter seeks to hide his or her condition from his fellows and in some cases from himself, until the disease has gained a thorough hold over the system. The chief medical officer attributes the slowness of the improvement in respect to tuberculosis to this reluctance to notify. Finally we may note that phthisis accounts for the death of 41 persons between the ages of 25 and 45 years, which is just over a third of the total deaths between those ages, and more than double the number accounted for by any other single disease. Infant mortality in Northampton is lower than for England and Wales, for

the great towns, or for the smaller towns. Of the 95 deaths in 1923, 37 were due to premature birth, and this has been the most frequent cause for several years. The medical authorities regard the reluctance to attend pre-natal clinics as partially responsible for this. The fact that dental work done for expectant mothers and nursing mothers has to be paid for, though at a reduced rate, deters some from fulfilling this necessary condition of health. The Infant Welfare Centres are situated in different parts of the town, and although the buildings in which the work is carried on are not always suitable, this disadvantage has to be endured in return for the advantage of holding the centres within easy reach of the mothers. At the special clinic at the general hospital 87 persons suffering from venereal disease commenced treatment as out-patients in 1923, the number having declined progressively since 1919. It is difficult for the amateur and outsider to make any helpful report on the health of the town, but two points not entirely unconnected with it may be noticed—neither the drainage and sewerage nor the scavenging of the streets is in perfect condition.

When we turn to housing, it appears that the only houses suitable for working-class householders built since the inquiry held in 1913 have been 1,080 houses built under the different Government subsidy schemes by the local authorities, and even these 1,080 are not all inhabited by working-class tenants, as for some of them the rent exclusive of rates is 12s. 6d. The house shortage is equally severe among clerks, teachers and others of that type, and these are usually in a position to pay slightly more for rent. There were in July, according to the figures of the borough architect, about 2,000 names on the waiting list for houses, the bulk of them being the names of working class. During the course of the investigation we ran across several others whose names would have been on the list had they known of its existence.

During the last inquiry measurements of typical houses were made, so that this time only the new houses have been measured. They are, of course, more expensive than the old, but generally with more cubic capacity. It seems

unfortunate that the conditions imposed should have pre-
scribed the very low measurement of 8 feet for the height of
rooms, which even the smallest houses normally managed
to exceed before.

TABLE OF TYPICAL HOUSES.

NORTHAMPTON—RECENT HOUSE TYPES.

	Flat with rental 5/6.	House with Rental 7/6.	House Rental 8/6.	House Rental 10/-.	House Rental 12/6.
	Approximate air space in cu. ft.				
Sitting-room . .	—	—	—	1,056	836
Living-room . .	1,527	1,320	1,408	1,236	1,024
Scullery. . . .	495	285	285	720	513
Bedroom 1 . .	1,086	1,320	1,408	1,236	1,024
„ 2 . .	—	864	666	936	968
„ 3 . .	—	—	559	792	760
„ 4 . .	—	—	—	—	650
Bathroom . . .	—	276	266	697	286
Total room space, including scullery but not bathroom	3,108	3,789	4,326	5,976	5,775

Height of rooms uniformly 8 feet.
Rents here are exclusive of rates.

The distribution of workers by industry in Northampton
shows the boot and shoe industry as, of course, by far the
most important. In June, 1924, the total membership of
the Boot and Shoe Operatives Trade Union was 13,104,
and as the Union officials estimate that only 5 per cent. of
the adult workers are outside the Union, the total number of
adult workers in the industry in Northampton may be put at
13,800. The Census of 1921 gave altogether 7,800 male
workers and 4,300 female workers, but as the trade has
improved since then we might expect an increase in the
numbers. Outside the boot trade, the railway accounted,
according to the Census, for 1,600 men, building for 1,100,
woodworking, etc., for 1,200, and metal workers for 2,200
men. In commercial, clerical and professional occupations

and in the upper grades of Public Administration and Defence there were 5,100 men and 3,400 women.

By July of 1924 practically all boot factories were working full-time, in some few cases even over-time, the diminution in the export trade having been counterbalanced by an increase in the home trade due partly to the development of certain lines in which Northampton did not compete before the war. Wages as fixed by national agreement between employers and workers in accordance with the fluctuation of the cost of living were in July, 1924, if not high, at least comparatively high.

It is to this comparative prosperity that the second mentioned feature of this investigation may also be traced, namely the reluctance of the householders to communicate the required information. The effect of desperate poverty and squalid conditions was in every case to loosen the tongue of the sufferer, who was often, it may be feared, under the impression or nursing the hope that the individual investigator had it in his power to render immediate relief because of his supposed connection with the powers that be. It was in the better-to-do houses that the difficulty was found. Where the working class approximated to middle class, it frequently acquired the secretiveness of the latter on questions of income,—a bay-window was always a barrier.

Housing conditions are considered so unsatisfactory in Northampton that little difficulty was found in getting particulars of them. In no single case, for instance, was the amount of rent paid withheld, nor again did a tactful investigator fail easily to gain knowledge of the composition of the household according to sex and approximate age. But there was, among the more prosperous, a very general suspicion of inquiries into income, and therefore cards of introduction were printed to help in allaying the suspicions of those who were convinced that it was the income-tax collector in disguise who stood before them, or of those who saw in the investigation the insidious beginning of a Social Revolution or alternatively a conspiracy to bring wages down. In the main investigators had to rely on their own initiative and resource. In most cases the indirect approach

alone reached its goal, tact bordering on unscrupulousness being the essential quality of an investigator. In North-ampton three-quarters of the houses were visited by insurance agents or ex-insurance agents. Great help was rendered in the district where his profession called him by an ice-cream man, who had a special " pull " at the beginning of the week in his capacity of investigator with those whom he served in his other capacity at the week-end. In addition to the general secretiveness about income and intelligible reluctance to being regimented and inspected, the wage-system in the boot and shoe trade caused special difficulty. The " supplementary wage " is a bone of contention in the industry, and a cause of secretiveness between worker and worker and between man and wife.

With a view to increasing production a semi-piece rate system was introduced into the industry before the war. Every grade has its basic time-rate wage guaranteed, if a full week has been worked. Over and above this a supple-mentary wage is paid as a bonus for work turned out over a certain agreed amount. The earning of this supplementary wage depends partly on the individual worker's own quick-ness or exertion, partly on the quickness or exertion of those who are working on parallel or supplementary operations in his shop, and also, of course, upon the general condition of the market and the efficiency of the plant and management. Often each worker keeps to himself the exact amount he has earned as " supplementary " each week. Comparisons are odious to both sides and often lead to trouble. Furthermore, most workers regard their supplementary earnings as pocket money, the wife being given a fixed allowance from the basic rate for housekeeping. (There are, of course, a few cases where the husband is given a fixed allowance from the total earnings.) Consequently, as it was usual, and most satis-factory, that the wife was the source of our information, the amount of the supplementary wage was not given because it was frequently not known. The husband, if appealed to, would not give it because he did not wish his wife to know. The figures for wages cannot therefore be guaranteed as accurate. In some cases they would amount to a few

shillings more than the stated basic rate.   In the majority
of cases, however, this will not affect the position of the
particular family with respect to its being above or below
the minimum standard, since the supplementary wage is
only likely to be large where the basic wage is large.   More-
over, the supplementary wage varies so much from week to
week that it would be unsafe to base any calculations on it.

We now proceed to the detail of this investigation.   The
aim was to get somewhat over 800 cards filled up for working-
class houses, for which a sample of 1 out of every 17 houses in
the town was taken from the Parliamentary Register, since no
directory for the town has been issued during the last ten
years.   Those buildings marked in the Register which were
certainly not dwelling-houses were not counted, and it was
found finally that the total sample consisted of 826 working-
class houses, 35 shops and public-houses, whose proprietors
lived on the premises, 2 boarding-houses and 335 middle-class
houses.   It had been decided that where a house was let in
parts by the landlord, two cards should be filled up, but no
such case arose in Northampton.   The number of working-
class houses is rather smaller than might have been expected,
but that is largely to be accounted for by the fact that North-
ampton is a pleasant residential town, and consequently there
is little temptation to the well-to-do to swamp the outlying
villages with stucco bungalows and red-tiled villas.   In addi-
tion to this, most of the immediately surrounding villages
have during the last 60 years been absorbed into the borough.

Also, in point of fact, 69 per cent. of our sample in 1924
were working-class houses, while in 1913 only 70 per cent.
were in spite of a less rigorous definition of working-class
than in the later inquiry, whence one may infer that the
proportion of houses working-class by our later definition
has increased.   On the other hand, the proportion of persons
who are working-class would appear to have diminished, even
allowing for change of definition, whence the evidence of these
samples points to the conclusion that the working class has
gained relatively to the middle class in house accommodation.

Comparison between the sample populations at the two

dates and the nearest Census populations is shown in the following Table.   It must, however, be remembered that the Census population is not that in private families alone, but includes all persons in institutions.

NORTHAMPTON.

	1911 Population ÷ 22·7. (a)	1913 Sample. (b)	Ratio (b) to (a).	1921 Population ÷ 16·7. (c)	1924 Sample. (d)	Ratio (d) to (c).	1924 Population ÷ 16·7. (e)	Ratio (d) to (e).
Children under 5	376	278	·74	423	297	·70	500	·59
,, 5–16	856	686	·80	1,031	612	·59	744[1]	·67[1]
Males over 16 .	1,285	1,008	·78	1,837	1,184	·64	—	—
Females over 16	1,451	1,009	·70	2,152	1,299	·60	—	—
All . . .	3,968	2,981	·75	5,443	3,392	·62	5,650	·60

The 1924 figures for total population are obtained by study of births and deaths since the 1921 Census.   They show that the constitution of population has been changing rapidly in the interval as regards children at or below school-age. In Northampton as in other towns this inquiry has yielded somewhat too large a proportion of school-children as compared with the infants, and we may suppose this to arise from entering children just under 5 as 5-year-olds.

HOUSING.

When the distribution of households according to number of rooms occupied is compared in 1911 and 1921 and in the inquiries of 1913 and 1924, differences are everywhere visible.

From the 1911 to the 1921 Census tenements of 1, 2, 3, 4, and 5 rooms increased in number, and those of 6, 7, 8, and 9 decreased.   Of the 12 per cent. total increase in tenements, it is unlikely that more than half is due to new buildings, the rest being ascribed to subdivision of old tenements.   In comparing the inquiries of 1913 and 1924 with the Census figures, we have to remember that in the former middle-class are excluded, and lodgers and their rooms are included with the main household instead of forming a separate unit, so that there is no possibility of detailed comments.   The difference of the 1913 distribution from that of the 1911

[1] These figures refer to children of 5 to 14 only.

Census was in part ascribed to different form and treatment of the scullery problem. For purposes of these inquiries, as for the Census, it was decided that a scullery was not a room, but the difficult question was—What was a scullery ? That serious divergence of opinion is possible is shown by the 1913 and 1924 figures, for this divergence is certainly the main cause of difference between the two. As lodgers were at both dates included with the main family in one household, no increase of lodgers could affect these Tables. Building has not been rapid enough to have any great effect, and the proportion of working-class houses to the whole sample is unchanged and thus explains nothing. Tables I, II, III, and IV, which are concerned with the number of rooms, must therefore be used with great caution in any comparison.

Table I classifies the households in the 1924 sample according to number of persons and of rooms ; Table II according to number of equivalent adults and of rooms, counting children under 5 as one-quarter adults, children 5 to 14 as one-half adults, and girls 14-16 and boys and lads 14-18 as three-quarters adults.

TABLE I.

NORTHAMPTON, 1924.

WORKING-CLASS HOUSES CLASSIFIED ACCORDING TO NUMBER OF PERSONS AND NUMBER OF ROOMS (LODGERS INCLUDED).

No. of Rooms.	Number of persons in house.												Totals.
	1	2	3	4	5	6	7	8	9	10	11	12	
	Number of houses.												
1	—	—	—	—	—	—	—	—	—	—	—	—	—
2	2	1	1	—	—	—	—	—	—	—	—	—	4
3	2	3	3	2	—	1	—	1	—	—	—	—	12
4	2	22	26	22	26	11	6	3	3	1	2	—	124
5	5	117	183	139	77	50	31	13	8	5	—	1	629
6	—	4	3	9	12	7	8	5	2	1	2	—	53
7	—	—	—	—	—	1	—	1	—	—	1	—	3
8	—	—	—	—	—	1	—	—	—	—	—	—	1
Totals.	11	147	216	172	115	71	45	23	13	7	5	1	826

TABLE II.

NORTHAMPTON, 1924.

WORKING-CLASS HOUSES CLASSIFIED ACCORDING TO NUMBER OF EQUIVALENT ADULTS AND NUMBER OF ROOMS (LODGERS INCLUDED).

No. of Rooms	Number of Equivalent Adults in House. (No. of Houses.)																																	Total
	1	1¼	1½	1¾	2	2¼	2½	2¾	3	3¼	3½	3¾	4	4¼	4½	4¾	5	5¼	5½	5¾	6	6¼	6½	6¾	7	7¼	7½	7¾	8	8¼	8½	8¾	9	
1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	2	—	—	—	1	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	4
3	2	—	—	—	3	1	1	1	2	—	1	—	—	—	—	—	—	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	12
4	2	—	—	—	22	8	6	5	20	4	9	10	10	4	5	3	2	5	1	2	1	2	2	—	—	—	—	—	1	—	—	—	—	124
5	5	—	1	—	117	23	54	37	116	23	25	16	66	11	23	10	32	13	6	13	11	6	3	6	3	1	1	2	1	1	—	3	—	629
6	—	—	—	—	4	1	1	2	1	2	3	—	6	2	2	6	6	3	2	1	1	—	—	2	4	1	—	2	—	—	—	—	1	53
7	—	—	—	—	—	—	—	—	—	—	—	—	1	—	—	—	1	—	—	—	—	—	—	1	—	—	—	—	—	—	—	—	—	3
8	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
Totals	11	—	1	—	147	33	63	45	139	29	38	26	83	17	30	19	42	21	10	16	13	8	5	9	7	2	1	4	2	1	—	3	1	826

Of the houses containing lodgers (including those who are boarded) 2 are 3-roomed, 16 are 4-roomed, 83 are 5-roomed, 12 are 6-roomed, and one 8-roomed.

TABLE III.

NORTHAMPTON, 1913 AND 1924.

CROWDING AND OVERCROWDING.

Persons to a room.		Percentage of households.		Percentage of persons.	
		1913.	1924.	1913.	1924.
Over	Not over				
2	—	0	1	0	2
1	2	21	21	35	35
½	1	47	59	48	54
—	½	32	19	17	9
		100	100	100	100

Equivalent adults to a room.		Percentage of households.		Averages.	1913.	1924.
		1913.	1924.			
Over	Not over					
1½	—	0	1	Rooms per household	5·55	4·88
1	1½	9	12	,, ,, person	1·28	1·22
½	1	50	58	,, ,, equivalent		
—	½	41	29	adult	1·52	1·40
		100	100			

Table III shows the prevalence of various degrees of crowding and over-crowding, and the average accommodation in 1913 and 1924. The scullery uncertainty disturbs comparisons here, but there is no doubt that the proportion of households and of persons living more than 2 to a room has increased. But although Northampton complains, like all the world, of the housing situation, it still compares very favourably with the northern towns in our inquiry. The extent to which the taking of lodgers causes crowding can be gauged by the fact that the 8 households with more than 2 persons per room would be reduced to 7 by the removal of lodgers,

and the 177 households with more than 1 but not more than 2 to 145. There would be 7 households instead of 10 with more than 1½ equivalent adults per room ; and 82 instead of 104 with more than 1 but not more than 1½ equivalent adults per room.

RENT.

TABLE IV.

NORTHAMPTON, 1924.

WORKING-CLASS HOUSES CLASSIFIED ACCORDING TO WEEKLY RENT (INCLUDING RATES) AND TO NUMBER OF ROOMS.

Weekly rent.	Number of rooms in house.								Totals.
	1	2	3	4	5	6	7	8	
	Number of houses.								
Up to 3/10	—	2	1	2	—	—	—	—	5
3/11 to 4/10	—	1	2	5	—	—	—	—	8
4/11 to 5/10	—	—	3	44	22	—	—	—	69
5/11–6/10 .	—	—	2	36	63	3	—	—	104
6/11–7/10 .	—	1	2	19	88	7	—	—	117
7/11–8/10 .	—	—	—	9	167	4	—	—	180
8/11–9/10 .	—	—	1	2	98	6	1	—	108
9/11–10/10 .	—	—	1	5	101	13	1	—	121
10/11–11/10	—	—	—	—	36	8	—	—	44
11/11 and over	—	—	—	1	51	11	1	1	65
Not known .	—	—	—	1	3	1	—	—	5
Totals .	—	4	12	124	629	53	3	1	826
Median rent :									
1924 . .	—	—	5/10	6/2	8/9	10/5	—	—	8/7
1913 . .	—	—	3/6	4/3	5/3	6/4	7/6	—	6/-

Table IV classifies houses according to Rent and Number of Rooms. Rent here includes rates. Annual rentals have been divided by 52, and quarterly by 13. When houses were owned by the occupants and these did not state what

the rent would have been, rates have been added to the gross rental value per week. Median rents for each number of rooms are also given for 1913 and 1924, showing the 1924 rents to have increased by a little over half, and the rent per room from 1s. 1d. to about 1s. 8d.

Table V, a classification of families according to Rent Expense and Family Income, is not possible owing to the uncertainty about the latter, but for Net Rent Expense at the two dates we have

	Decile.	Quartile.	Median.	Quartile.	Decile
1913	4/–	5/–	6/–	6/6	8/6
1924	5/5	6/5	8/2	9/10	11/2

EARNERS AND NON-EARNERS.

TABLE VI.

NORTHAMPTON, 1913 AND 1924.

WORKING-CLASS FAMILIES CLASSIFIED ACCORDING TO THE NUMBER OF EARNERS AND OF NON-EARNERS (LODGERS EXCLUDED).

A.—1923.

No. of Non-earners.	Number of earners.							Totals.[1]
	0	1	2	3	4	5	6 or more.	
	Percentage of families.							
0	—	$1\frac{1}{2}$	3	1	$\frac{1}{2}$	$\frac{1}{2}$	—	6
1	2	14	7	6	$2\frac{1}{2}$	$1\frac{1}{2}$	—	33
2	1	12	$4\frac{1}{2}$	3	2	$1\frac{1}{2}$	1	25
3	—	8	4	$2\frac{1}{2}$	$1\frac{1}{2}$	—	$\frac{1}{2}$	17
4	$\frac{1}{2}$	$5\frac{1}{2}$	1	1	1	—	—	$8\frac{1}{2}$
5	—	3	$1\frac{1}{2}$	$1\frac{1}{2}$	—	$\frac{1}{2}$	—	7
6	—	1	$\frac{1}{2}$	—	—	—	—	2
7 or more	—	$1\frac{1}{2}$	$\frac{1}{2}$	—	—	—	—	2
Totals .	$3\frac{1}{2}$	$46\frac{1}{2}$	22	15	$7\frac{1}{2}$	4	$1\frac{1}{2}$	100

[1] Since each entry is given correct to the nearest $\frac{1}{2}$ per cent., the totals (also given with the same precision) do not always tally with the details.

B.—1924.

No. of Non-earners.	Number of earners.							Totals.[1]
	0	1	2	3	4	5	6 or more.	
	Percentage of families.							
0	—	1½	2½	2	½	—	—	6½
1	1½	18	12	4½	2½	1	½	39½
2	1½	13	5½	3	1½	½	—	25½
3	—	8½	3	1	1	½	—	14½
4	—	4½	1½	1	½	—	—	8
5	—	1½	1	½	—	—	—	3
6	—	½	½	½	—	—	—	2
7 or more	—	—	—	—	—	—	—	1
Totals .	3	48	26	13	6½	2½	1	100

[1] Since each entry is given correct to the nearest ¼ per cent., the totals (also given with the same precision) do not always tally with the details.

Table VI gives a percentage classification of families at both dates according to number of earners and of non-earners. It must be noticed that non-earners include persons in receipt of pensions as well as dependants. A decrease in the number of non-earners is evident from the two tables—the percentage with more than twice as many non-earners as earners has fallen from 25 to 20, that with more non-earners than earners from 44 to 39.

Table VII gives the constitution of the Average Family or Household at each date, (a) when lodgers are excluded and also families in which there are no earners, (b) when lodgers alone are excluded, and (c) including lodgers and all families. As the definition of the head of the household has been altered, the division into men and sons over 18 is not the same at the two dates, but shows a decrease of sons due in part at least to this cause. The average number both of earners and non-earners has decreased since 1913, and the children show the most marked decline.

TABLE VII.

NORTHAMPTON, 1913 AND 1924.

AVERAGE FAMILY OR HOUSEHOLD.

Description of Member.	(a) excluding lodgers and also families with no earners.		(b) excluding only lodgers.		(c) including lodgers and all families.	
	1913.	1924.	1913.	1924.	1913.	1924.
	Average No. per family.					
Earners :						
Men (not sons of head) .	·89	·93	·86	·91	·89	1·02
Sons over 18	·38	·29	·37	·28	·37	·28
Women (not daughters of head)	·15	·16	·14	·16	·16	·19
Daughters over 16 . .	·38	·36	·36	·35	·36	·35
Lads and boys of 14 to 18 .	·18	·10	·17	·10	·17	·10
Girls of 14 to 16 . . .	·08	·05	·08	·04	·06	·04
Children under 14 . .	·01	—	·01	—	·01	—
Total earners . . .	2·04	1·90	1·97	1·84	2·03	1·98
Non-earners :						
Men (not sons of head) .	} ·07	·05	·08	·07	·09	·07
Sons over 18						
Women (not daughters of head)	·87	·93	·88	·93	·89	1·01
Daughters over 16 . .	·04	·03	·04	·03	·04	·03
Lads and boys of 14 to 18	·02	·02	·02	·02	·02	·02
Girls of 14 to 16 . .	·02	·02	·02	·02	·02	·02
Children of 5 to 14 . .	·84	·61	·81	·59	·81	·61
,, under 5 . . .	·41	·35	·40	·34	·40	·36
Total non-earners . .	2·27	2·01	2·25	2·00	2·27	2·12
Total family or household	4·31	3·91	4·21	3·84	4·30	4·10

Table VIII pursues into further detail the distribution of families according to earners and non-earners, dividing first according to the nature of the earning group in the family and the actual number of earners, and then according to the number of non-earning children and of adults, non-earning boys under 18 and girls under 16 being regarded as children. Male *earners* are regarded as becoming adult at 20 and females

TABLE VIII.
NORTHAMPTON, 1924.

WORKING-CLASS FAMILIES (EXCLUDING LODGERS) CLASSIFIED ACCORDING TO EARNING GROUPS AND TO DEPENDENT CHILDREN [1] AND ADULTS.

No. of Dependants		Man and children.				Man, wife and children.			Man, father, and others.			Miscellaneous earners including one adult male.			Son over 20, the only Adult Male.				Women the only adults.				No adults.	No earners.	Total families.
Children [1]	Adults	1	2	3	4 or more	2	3	4 or more	2	3	4 or more	2	3	4 or more	1	2	3	4 or more	1	2	3	4 or more	1		
0	0	2	2	5	1	15	5	1	–	–	–	1	1	1	–	1	3	2	8	2	3	–	–	–	53
0	1	125	64	28	26	3	–	–	1	3	–	7	2	1	6	7	1	3	14	7	1	2	2	12	315
0	2	4	5	3	–	1	–	–	6	1	1	1	2	1	4	2	1	2	3	–	1	–	–	10	48
0	3	–	–	–	–	–	–	–	–	–	–	–	–	–	2	–	–	–	–	–	–	–	–	–	2
1	0	1	1	1	–	8	–	–	–	–	–	–	–	–	–	–	–	–	1	–	–	–	–	–	12
1	1	94	20	13	10	1	1	–	4	–	1	2	2	3	–	1	–	–	1	–	–	–	–	1	154
1	2	6	3	–	–	1	–	–	2	2	1	2	–	1	–	1	–	–	–	–	–	–	–	–	19
1	3	1	–	–	–	–	–	–	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	–	2
2	0	–	–	–	–	2	2	1	–	–	–	–	–	–	–	–	–	–	3	–	–	–	–	–	8
2	1	61	9	6	9	1	–	–	1	–	–	2	–	–	–	–	–	1	1	2	–	1	1	1	96
2	2	4	–	2	1	3	–	–	–	–	–	1	1	–	–	–	–	–	–	–	–	–	2	–	14
3	0	–	–	–	–	2	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	3
3	1	29	8	5	4	–	–	–	–	2	1	–	–	–	–	–	–	–	–	1	–	–	–	1	51
3	2	–	–	–	2	–	–	–	–	–	1	–	1	–	–	–	–	–	–	–	–	–	–	–	4
4	0	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
4	1	13	3	3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1	1	–	–	–	21
4	2	1	–	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	2
5	0	–	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1
5	1	4	2	2	2	–	–	–	1	1	–	–	–	–	–	–	–	–	–	1	–	1	–	–	14
5	2	–	–	–	–	–	–	–	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	–	1
6	0	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
6	1	1	–	–	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	3
7	0	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
7	1	1	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	3
Totals		347	119	69	57	35	9	2	17	8	6	18	9	7	12	13	5	8	31	14	6	4	5	25	826

1913				No. of dependent children. [1]	1924			
No man over 20 earning.	Man over 20 and others earning.	Man alone earning.	All Groups.		All Groups.	Man alone earning.	Man over 20 and others earning.	No man over 20 earning.
Percentage of Families.					Percentage of Families.			
7·8	24·8	11·4	**44·0**	0	**50·6**	15·9	26·9	7·9
1·3	9·8	10·2	**21·3**	1	**22·6**	12·3	9·9	0·4
0·7	8·5	6·9	**16·2**	2	**14·3**	7·9	5·1	1·3
0·3	3·0	4·8	**8·1**	3	**7·0**	3·5	3·3	0·2
0·1	3·3	3·2	**6·6**	4	**2·8**	1·7	0·8	0·2
—	1·0	0·9	**1·9**	5	**1·9**	0·5	1·2	0·2
—	0·6	0·6	**1·2**	6	**0·4**	0·1	0·2	—
—	0·1	0·6	**0·7**	7	**0·4**	0·1	0·2	—
10·2	*51·2*	*38·5*	**100·0**	Totals	**100·0**	*42·0*	*47·7*	*10·3*
3¼	46¼	50	Percentages of dependent children.		50¼	43¼	6	

[1] Dependent boys under 18 and girls under 16 are here classified as children.

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at 18. In the first four main groups the head of the household is an earning male, in the fifth there is an adult male earner though not the head of the household ; in the last three there is no adult male. The Table shows the great diversity of families, but the most interesting feature of it is the incidence of dependent children on the various earning groups. The lower part of the Table gives a summary comparison of 1913 with 1924 from this point of view. The decreased proportion which children bear to the total population shows up here in the much increased frequency of families with no dependent children, the slight increased frequency of families with one dependent child, and the decrease of families with more than one.

INCOME AND WAGES.

We now approach the subject of the adequacy of family incomes according to a minimum standard of expenditure. The standard adopted was drawn up similarly to that of the 1913 inquiry from retail price material of the later date. For 1924 it has been necessary to make parallel tabulations where incomes are concerned owing to the frequent differences between the income of a full-time week and that of the week before the investigation. At the time of the earlier inquiry unemployment and short-time were comparatively so rare that parallel tabulations were not worth while, but they have now become essential. We have in our sample 59 men, 11 women, 2 lads, 3 girls unemployed, as well as 4 men on strike and 3 on sick benefit, and there are also men on Distress work. The unemployed to be expected in our sample are 65 men, 18 women, 1 or 2 boys and 2 or 3 girls, and as some of the men and women are doubtless in occupations excluded by us as non-working-class, there is no serious deficiency.

RELATION TO MINIMUM STANDARD.

As there is doubt as to the accuracy of wage statements in Northampton, Table IX has been of necessity much simplified. It has only been deemed expedient to grade families as

certainly above or below the standard, probably above or below, and marginal when they appeared to be just at the line.   Even when judged by the last week's income, the proportion of families in poverty according to this standard has decreased, and on full time income only 2 per cent. are below as compared with 8 per cent. in 1913.   Of the additional $1\frac{1}{2}$ per cent. below in the last week, some would no doubt be above in other weeks, while some which are above in that week would in other weeks fall below.   There is little doubt that there are families for whom at the present time the full-time income is only a dream of the unattainable.   Among the 130 lodging units, consisting of one to five persons, 113 are certainly above, 3 probably above, 10 marginal, and 4 certainly below the minimum standard.

TABLE IX.

NORTHAMPTON, 9113 AND 1924.

WORKING-CLASS FAMILIES (EXCLUDING LODGERS) CLASSIFIED ACCORDING TO THEIR POSITION RELATIVE TO THE MINIMUM STANDARD.

Position.	1913.		1924.			
			Last Week.		Full Time.	
	No. of Families.	Per-centage.	No. of Families.	Per-centage.	No. of Families.	Per-centage.
Certainly above standard	623	90	783	$94\frac{1}{2}$	801	97
Probably above standard	—	—	4	$\frac{1}{2}$	5	$\frac{1}{2}$
Marginal. . . .	13	2	7	1	5	$\frac{1}{2}$
Probably below standard	4	$\frac{1}{2}$	4	$\frac{1}{2}$	3	$\frac{1}{2}$
Certainly below standard	53	$7\frac{1}{2}$	28	$3\frac{1}{2}$	12	$1\frac{1}{2}$
Totals . . .	693	100	826	100	826	100

Table X shows the number of persons above and below the standard at both dates.   Generally speaking, the proportion now below is on last week's income one half, and on full-time

income one-quarter of that for 1913.   Unfortunately, it is
still the children who have the largest proportion in poverty,
though it is greatly reduced, and for lads, boys and girls the
proportion is actually worse than 1913 rather than better.

TABLE X.

NORTHAMPTON, 1913 AND 1924.

PERCENTAGES OF VARIOUS CATEGORIES OF PERSONS BELOW
MINIMUM STANDARD AND NUMBERS IN 1924 (LODGERS INCLUDED).

	Percentage in each Category below Standard.			Persons below Standard.		Total Persons. 1924.
	1913.	1924.		1924.		
		Last Week.	Full Time.	Last Week.	Full Time.	
Earners :						
Men (over 18) . .	4	2½	1	26	9	1,075
Women (over 16) .	5	1½	1	6	4	445
Lads, boys and girls	3	4	3	5	4	118
All earners . .	4½	2¼	1	37	17	1,638
Non-earners :						
Men (over 18) . .	22	6	5	4	3	62
Women (over 16) .	8	4	2	33	16	854
Lads, boys and girls	—	—	—	5	3	39
Children 5–14 . .	16	9	5½	44	27	502
,, 0–5 . .	17	6½	2½	19	7	297
All non-earners.	13	6	3	105	56	1,754
Earners and non-earners:						
Men (over 18) . .	5	2¼	1	30	12	1,137
Women (over 16) .	7	3	1¼	39	20	1,299
Lads, boys and girls	4	6¼	4½	10	7	157
Children under 14 .	16½	8	4¼	63	34	799
All persons . .	8·9	4·2	2·2	142	73	3,392

TABLE XI.

NORTHAMPTON, 1913 AND 1924.

POVERTY AND CONSTITUTION OF FAMILY (LODGERS EXCLUDED), FAMILIES CLASSIFIED ACCORDING TO EARNING GROUPS, NUMBER OF DEPENDENT CHILDREN (INCLUDING LADS, BOYS AND GIRLS) AND RELATION TO STANDARD.

Earning group.	No. of dependent children.[1]	1913. Total families.	1913. Families below standard.	1924. Total families.	1924. Families below standard on Actual income.	1924. Families below standard on Full time income.
Natural Head alone earning	0	85	3	132	3	—
	1	73	—	101	4	—
	2	50	1	65	2	2
	3	33	6	29	2	1
	4	22	5	14	—	—
	5	6	1	4	—	—
	6	4	3	1	—	—
	7	4	2	1	1	1
		277	21	347	12	4
Natural head and others of simple family alone earning	0	119	1	159	—	—
	1	52	1	59	—	—
	2	48	2	34	1	—
	3	19	—	22	3	1
	4	21	1	7	—	—
	5	5	5	7	1	—
	6	4	1	2	—	—
	7	1	1	2	2	1
		269	12	292	7	2
Other cases with at least one man over 20 earning	0	47	—	63	—	—
	1	14	—	23	—	—
	2	9	—	8	1	—
	3	2	—	5	—	—
	4	2	—	—	—	—
	5	2	—	3	—	—
		76	0	102	1	0
Women, girls and males under 20 only earning.	0	34	7	43	1	—
	1	9	2	2	—	—
	2	3	1	10	3	2
	3	1	1	1	—	—
	4	—	—	2	1	1
	5	—	—	2	1	1
		47	11	60	6	4
No one earning	0	20	5	22	6	6
	1	—	—	1	—	—
	2	2	2	1	—	—
	3	1	1	1	—	—
	4	1	1	—	—	—
		24	9	25	6	6
Assembled earning groups	0	305	16	419	10	6
	1	148	3	186	4	—
	2	112	6	118	7	4
	3	56	8	58	5	2
	4	46	7	23	1	1
	5	13	6	16	2	1
	6	8	4	3	—	—
	7	5	3	3	3	2
Grand total		693	53	826	32	16

1913 Table re-modelled to 1924 classification.

[1] Boys under 18, girls under 16.

Table XI shows the incidence of poverty in families variously constituted, the 1913 table having been re-modelled to agree with the 1924 classification.

Closely connected with this Table is Table XII, which classifies families in poverty according to the cause of it. This shows above all else the diminished frequency as a cause of poverty of low wages of the natural head of the family.

TABLE XII.

NORTHAMPTON, 1913 and 1924.
CAUSES OF POVERTY.

Cause.	Number of families in poverty, 1924.			Percentages of all families in poverty.	
	On full week's income.	Additional on last week's income.	Total.	1924.	1913.
Natural head of household :					
Dead	7	—	7	22	25
Ill or old	4	3	7	22	14
On strike	—	1	1	3	—
On short time	2	6	8	25	9
Unemployed	—	6	6	19	3½
Natural head in full work :					
Second adult dependent .	—	—	—	—	3½
Wage insufficient for 3 children :					
3 children or less . .	—	—	—	—	16
4 children or more. .	1	—	1	3	7
Wage sufficient for 3 children					
More than 3 children .	2	—	2	6	22
Total families in poverty.	16	16	32	100	100
Total families	—	—	826	—	693

RESPONSIBILITY FOR DEPENDANTS.

Table XIII, which presents the last aspect of our households, classifies the earners according to their individual personal responsibility for dependants. For the proper understanding of this reference must be made to pp. 46-8

TABLE XIII.

NORTHAMPTON, 1913 AND 1924.

PERSONAL RESPONSIBILITY OF EARNERS FOR DEPENDANTS (LODGERS EXCLUDED).

Degree of responsibility of earners.	1913.		1924.	
	Male earners over 20.	Female earners over 18.	Male earners over 20.	Female earners over 18.
	Per cent. of earners.			
No responsibility	22·4	81½	21·6	81
Part responsibility for 1 person .	2·2	4¾	2·3	9½
,, ,, 2 persons	2·1	7½	1·9	½
,, ,, 3 persons	·2	¾	·3	2½
,, ,, 4 or more	·2	¼	·2	—
Total responsibility for—				
0 children 1 adult	23·2	2	31·9	3¼
2 ,, . . .	2·1	¾	1·1	¼
3 ,, . . .	·1	—	·1	—
1 child 0 ,, . . .	1·2	1½	1·7	¼
1 ,, . . .	15·3	—	17·7	—
2 ,, . . .	1·2	—	·6	—
2 children 0 ,, . . .	1·7	—	·6	1
1 ,, . . .	11·8	—	10·3	¼
2 ,, . . .	·2	¾	·5	—
3 ,, 0 ,, . . .	·4	¼	·4	—
1 ,, . . .	6·3	—	5·3	¼
2 ,, . . .	·2	—	·2	—
4 ,, 0 ,, . . .	·1	—	—	¾
1 ,, . . .	5·5	—	2·1	½
2 ,, . . .	—	—	·1	—
5 ,, 0 ,, . . .	—	—	·1	—
1 ,, . . .	1·5	—	1·2	—
2 ,, . . .	·1	—	—	—
6 ,, 0 ,, . . .	·2	—	—	—
1 ,, . . .	·7	—	·3	—
7 ,, 0 ,, . . .	—	—	—	—
1 ,, . . .	·6	—	·3	—
Total	100	100	100	100

Category of earners.	Percentage in earners' category having					
	No	Partial	Total	No	Partial	Total
	responsibility 1913.			responsibility 1924.		
Sons 18–20	86	10	4	84	9	7
,, over 20	72	20½	7½	79	16	5
Other men	7	—	93	8	1	91
Daughters 16–18	89	11	—	90	8	2
,, over 18 . . .	78½	20	1½	81	15	4
Other women	87½	11½	1	81	7	12

in the general chapter on Definitions. The main cautions are that "dependants" is here understood strictly—persons in receipt of pensions intended to be adequate are excluded—and that no wife, son or daughter has been regarded as having responsibility if the man of the house was earning, even if his wage was by itself quite insufficient for dependants. Different procedure in this respect would no doubt have shown increased responsibility of women-earners. When women earners in Northampton in 1913 [1] were classified according to responsibility for dependants, and partial responsibility owing to inadequacy of the male head's wage was taken into account, this latter cause accounted for one-third of the cases of partial responsibility of women. It is not likely that consideration of this cause would increase by as much as half the women with partial responsibility, as families for which the man's wage was inadequate had been less frequent since 1913. This Table must be considered as showing the dependence on different earners which is inherent in the constitution of the families apart from all question of the height and adequacy of wages. It is thus not to be accepted as a presentation of the actual burden on earners *as things are*, which would show a greater burden. Lads, boys and girls have not been given any responsibility unless there was no other earner to take it. In 1913 one girl was responsible for 2 adults and a child.

WAGES.

Reference has already been made more than once to the wage-system in the boot and shoe trade, and the difficulty which it caused in our account of Northampton. We have reason to suppose that wages were quite frequently understated owing to the exclusion of the "supplementary wage" as pocket money. This, together with the great diversity of occupations in the trade, has prevented useful comparison between the statements of our householders and the standard rates as governed by National Agreement. Some of the more important of the latter may, however, be given:

[1] See *Economica*, No. 1, p. 78.

						Age.						
	14	14¼	15	15½	16	17	18	19	20	21	22	23
Male workers : In all departments, except heel building, stock and shoe rooms . . .	Shillings and pence per week.											
	12/3	14/3	15/9	17/6	19/3	22/9	29/-	35/3	42/9	53/-	56/3	60/-
In heel building, stock and shoe rooms . . .					17/3							57/-
Women . . .	10/6	12/3	13/9	15/3	17/-	21/-	25/6	31/-	36/-			

These are, of course, the basic rates, which are subject to variations due to the payment of the supplementary wage for production in excess of a certain minimum, and to deductions sanctioned by the Union in individual cases of reduced efficiency. Between 200 and 300 of such agreed lower rates existed in Northampton in July, 1924.

LODGERS.

In our sample in 1924, 114 families kept 225 lodgers divisible into 130 lodging units. Five lodgers, distributed in 3 households, were middle-class. A list of these lodging units according to their composition and their position relative to the minimum standard follows the main table in the Appendix, p. 206, col. 2.

Just over half the families taking lodgers have the man the sole earner, and over a quarter of them have no man over 20 earning. If we take another point of view, we find that over a third of the families in which no man over 20 is earning take a lodger or lodgers.

PENSIONS.

War pensions were stated in 17 families, 7 being for disability, 7 to war widows, and 3 others. Two men had railway pensions, one had a pension from a Friendly Society, and one from a late employer.

There were 78 Old Age pensions, 41 to men and 37 to women. Two old couples with pensions to man and wife were below the poverty line, and one couple was below where the man only was a pensioner. Several old age pensioners have been found in poverty in every town, for though the money may be sufficient for their share of expenses in a family, it is often not so when the old people live alone.

Nor is the third case in Northampton an unexpected
accident, for it must naturally happen now and then that
a man reaches 70 and is past work before his wife is 70,
so that they may have only one pension and no earnings
between them.

CHAPTER IV.

WARRINGTON.

WARRINGTON was selected for inclusion in the 1913 survey
because it is a northern industrial town of moderate size,
not dependent on any specialized manufacture. The iron
industries in which some 8,000 men and boys are employed
cover a wide range—ironworks, wire, boilers, stoves, etc. ;
soap, leather and wood account for a considerable number ;
textiles and paper factories are sufficiently developed to
afford an adequate field of occupation to women and girls.
The town was described sufficiently in *Livelihood and
Poverty*. Since 1913 it has increased in population a little
more rapidly than has England as a whole, but there has
been no important change in its industries.

In 1913 the sample was 1 in 19 (approx.) ; 826 inhabited
buildings came under observation, of which 640 were
working-class households. In 1924 the sample was enlarged
to 1 in 13 ; 1,162 buildings were listed, and 969 came under
the definition of a working-class household and were
investigated.

The numbers of persons found in the samples may be
compared roughly with the whole population as follows :

	1911 Population ÷ 19·3. (a)	1913 Sample. (b)	Ratio of (b) to (a).	1921 Population ÷ 13. (c)	1924 Sample. (d)	Ratio of (d) to (c).
Children under 5 years	478	391	·82	594	502	·83
5 to 16 years . .	908	837	·92	1,377	1,199	·87
Males over 16 . .	1,145	972	·85	1,941	1,653	·85
Females over 16 . .	1,155	889	·77	2,000	1,616	·81
All . . .	3,686	3,089	·84	5,912	4,970	·84

The divisors correspond to the proportion of households in the sample to all households, and the average number of persons in a working-class household is not exactly the same as in households in general. The interval between the Census and the investigation was $2\frac{1}{2}$ years in the first case, and just over 3 years in the second. It appears therefore that in both years the working class in the sample was approximately 82 per cent. of the whole population (the increase since the Census being taken into account) ; the remainder are middle class, or persons in hotels, institutions, etc.

The proportions in the different age groups agree as closely as is to be expected. When, however, we examine more minutely the numbers under 14 years in 1924 we find some discrepancy. Calculating from the 1921 Census and the subsequent births and deaths, we estimate that the number of children under 5 years at the date of the inquiry was 8,560 and the number between 5 and 14 years was 13,300, it being assumed that there was no migration. Divided by 13 these numbers yield 659 and 1,023, while in the sample the numbers were 502 and 988. It appears that some children under 5 years were stated to be over 5, for if we merge the groups we find that the sample is 89 per cent. of the population under 14 years divided by 13 ; this percentage is not at all improbable in a predominantly working-class town.

Apart then from slight misstatements of age, we may depend on the age and sex distribution, and on the total numbers in the sample, within the usual limits of error.

HOUSING.

Great difficulty has been experienced in carrying out what at first sight seems the simple process of counting the number of rooms in a house. Different observers classify the usual division of the ground floor into two compartments, as kitchen 1 room, scullery 0 ; or living room 1 and kitchen 1, according as they regard the back compartment as scullery or kitchen ; and similarly if

there is a threefold division into parlour, kitchen and scullery, either two or three rooms may be recorded.[1] The Census authorities, who depend for the most part on the unverified statement of the householder, appear not to have overcome this difficulty, which is particularly great in Warrington owing to frequent and unexpected differences between houses in the same row. No process of demolition, building or reconstruction seems to be sufficient to account for the changes shown in the Census accounts summarized below.[2] Our investigators in 1913 appear to have classified most houses that had two bedrooms as four-roomed houses, however the ground-floor was divided or used. In 1924 we were so dissatisfied with the discrepancy between the Census account and ours, that a second investigation was arranged in which the houses included in the sample were re-classified, and a certain number were transferred from one class to another. These results, depending on a uniform treatment of the question by one investigator, are, we believe, more accurate than any of the former accounts. As an example of unexpected variation in terminology we may mention that " pantry " in Warrington signifies a cupboard under the stairs which is used for coal.

It is to be expected that the Census account would differ to some extent from ours, since middle-class houses are included and lodgers are entitled to make separate returns.

These considerations make the comparison in respect of overcrowding between 1913 and 1924 hazardous, and only broad conclusions can safely be drawn.

---

[1] A correspondent writes from Warrington : " Some of the tenants use the combined kitchen-scullery as a living-room ; it is provided with a coal cooking range. The front room is used as a parlour, although provided with a coal cooking range. Some tenants use it entirely as a scullery, and would naturally state to the investigator that it was a scullery. . . . They are spoken of as four-roomed houses."

[2] The statistics of houses built in Warrington are as follows :—1911, 221 ; 1912, 99 ; 1913, 87 ; 1914, 58 ; 1915, 15 ; 1916-19, 0 ; 1920, 51 ; 1921, 53 ; 1922, 47 ; 1923, 52 ; 1924 to July, 20. These include all new houses certified as fit for occupation, whether constructed by private enterprise or by the Housing Committee.

Census Accounts.

All Private Households (Tenements) classified according to the Number of Rooms.

				Number of Rooms.					Total.
	1	2	3	4	5	6 or 7	8 or 9	10 or more	
1911 Number .	45	424	2,108	5,187	4,202	1,769	282	121	14,138
Percentage	0·3	3·0	14·9	36·7	29·7	12·5	2·0	0·9	100
1921 Number .	81	980	1,680	6,233	4,233	2,013	213	51	15,484
Percentage	0·5	6·3	10·8	40·4	27·3	13·0	1·4	0·3	100

Working-class Households in the 1913 and 1924 Inquiries.

				Number of Rooms.					Total.
	1	2	3	4	5	6 or 7	8 or 9	10 or more	
1913 Percentage	0	1·3	4·2	50·3	18·9	24·4	0·8	0·1	100
1924 ,,	0·4	2·8	25·8	31·3	36·6	2·8	0·3	0	100

TABLE I.
WARRINGTON, 1924.

Working-class Houses classified according to Number of Persons and Number of Rooms (Lodgers included).

No. of Rooms.	Number of Persons in House.															Totals.
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
	Number of Houses.															
1	—	2	1	—	—	—	1	—	—	—	—	—	—	—	—	4
2	2	4	7	3	5	4	—	1	1	—	—	—	—	—	—	27
3	3	22	42	53	32	45	23	17	6	3	4	1	—	—	—	251
4	2	30	38	56	60	31	39	22	11	9	2	2	—	—	—	302
5	3	26	62	65	50	57	39	25	14	7	3	2	2	—	—	355
6	—	1	6	4	3	2	3	1	1	2	1	—	—	—	—	24
7	—	—	—	1	—	—	—	—	—	1	—	—	—	—	1	3
8	—	—	—	—	1	—	—	—	—	—	—	2	—	—	—	3
Totals	10	85	156	182	151	139	105	66	33	22	10	7	2	—	1	969

TABLE II.

WARRINGTON, 1924.

WORKING-CLASS HOUSES CLASSIFIED ACCORDING TO NUMBER OF EQUIVALENT ADULTS AND NUMBER OF ROOMS (LODGERS INCLUDED).

No. of rooms.	\multicolumn{39}{c}{Number of Equivalent Adults in House. (Number of Houses.)}	Totals
	1	1¼	1½	2	2¼	2½	3	3¼	3½	4	4¼	4½	5	5¼	5½	5¾	6	6¼	6½	7	7¼	7½	8	8¼	8½	8¾	9	9¼	9½	9¾	10	10¼	10½	10¾	11	11¼	11½	11¾	12	
1	1			2						1																														4
2		2		4		1	3	2	2	1	1		1				1	1		1																				27
3		4		19	7	16	26	19	22	17	14		9	10	10	14	9	6	6	3	3	1																		251
4	1			30	10	12	21	13	17	15	8		30	15	16	16	21	11	6	8	6	7	11						1											302
5				26	10	13	47	11	15	9	14		31	14	14	13	24	22	10	14	8	10	11	7	8	5	3	2	2	1	1									355
6				1	2	1	3	1	3	1			1	2	3	2	2	1	1					3		3				1										24
7												1				1														1						1				3
8											1																											1		3
Totals	10	6	—	82	33	43	42	100	46	59	37	78	40	41	43	62	42	32	29	19	22	23	21	10	8	8	9	6	8	3	1	3	—	—	—	1	—	1	—	969

TABLE III.
WARRINGTON, 1913 AND 1924.
CROWDING AND OVERCROWDING.

Persons to a Room.		Percentage of Households.		Percentage of Persons.	
		1913.	1924.	1913.	1924.
Over	Not over				
2	—	3	10	6	17
1	2	37½	46	51	55
½	1	44	36	36	25
—	½	15½	8	7	3
		100	100	100	100

Equivalent Adults to a Room.		Percentage of Households.		Averages.	1913.	1924.
		1913.	1924.			
Over	Not over					
1½	—	2	14	Rooms per house-hold	4·73	4·10
1	1½	18	33			
½	1	61	43	Rooms per person	0·98	0·80
—	½	19	10	Rooms per equivalent adult	1·22	0·99
		100	100			

The revised calculation shows that a five-roomed house containing three bedrooms is somewhat more common than the four-roomed house (generally with two bedrooms). Of the four-roomed houses 8 per cent. were overcrowded in 1924 on the test of more than 2 persons to a room ; of the three-roomed houses 22 per cent. were overcrowded on the same test, and of the relatively small number of two-roomed from one-third to one-half were overcrowded. In 1924 10 per cent. of the households and 17 per cent. of the persons were overcrowded on this test. This shows a much more serious condition than in 1913, when, on the figures as then given, only 3 per cent. of the (working-class) households

and 6 per cent. of the persons were " overcrowded." [1] We should have to suppose that *all* the four-roomed houses which contained 7 or 8 persons ought to have been classified as three-roomed in 1913 to reach the 10 per cent. ; a more reasonable estimate yields as a maximum 7 per cent. of the households and 10 per cent. of the persons.

The second classification, in which the " persons " are replaced by " equivalent adults " shows an equally serious increase. If we regard the presence of more than one equivalent adult per room as constituting " crowding," we find that nearly half (47 per cent.) are crowded. In 1913 the corresponding percentage was 20, which by a re-classification of four-roomed houses might perhaps have been raised to 28.

There is no doubt that there were many serious cases of overcrowding in 1924 ; it is shown, for example, in a report of the Medical Officer of Health presented to the Housing Sub-Committee on December 2, 1924. Moreover, the condition of the houses was often very bad, and serious damp and defective sanitation and repair were often mentioned.

The question naturally arises whether overcrowding is increased by the presence of lodgers in 89 households. It is found that there are nine houses in our sample in which, without lodgers, there would have been not more than 2 persons to a room, but with lodgers there are respectively 7, 8 and 9 persons to three rooms, 9, 10, 11 and 12 persons to four rooms, and 11 and 12 persons to five rooms. Of these the worst case of overcrowding is where in a four-roomed house a family containing man, wife, 3 sons over 14 years, and 4 children under 14 years, let their parlour to a married couple with a young child. In seven out of the nine cases named the family income was ample without sub-letting. In the other two it only just passed the poverty-line by virtue of the lodger's rent.

[1] The Census accounts give 10·6 per cent. of all *persons* in private families as overcrowded in 1911 and 12·1 per cent. in 1921. There may have been an improvement between 1911 and 1913 and a worsening between 1921 and 1924. But for the reasons above given agreement is not to be expected.

TABLE IV.

WARRINGTON, 1924.

WORKING-CLASS HOUSES CLASSIFIED ACCORDING TO WEEKLY RENT (INCLUDING RATES) AND TO NUMBER OF ROOMS.

Weekly Rent.	Number of Rooms in House.								Totals.
	1	2	3	4	5	6	7	8	
	Number of Houses.								
Up to 3/10	—	3	4	—	1	—	—	1	9
3/11–4/10	—	11	21	5	2	—	—	—	39
4/11–5/10	1	6	54	35	7	—	—	—	103
5/11–6/10	2	3	127	116	37	3	—	—	288
6/11–7/10	1	1	37	93	80	2	1	—	215
7/11–8/10	—	—	3	20	71	1	—	—	95
8/11–9/10	—	—	3	9	49	2	1	—	64
9/11–10/10	—	—	—	9	62	3	—	—	74
10/11–11/10	—	—	—	4	21	1	—	—	26
11/11 and over	—	—	1	8	23	12	1	2	47
Not known	—	3	1	3	2	—	—	—	9
Totals . .	4	27	251	302	355	24	3	3	969
Median rent :									
1924 . . .		4/10	6/3	6/10	8/6	11/9	—	—	7/2
1913 . . .		3/–	3/9	4/3	5/–	6/–	—	—	4/6

RENT.

The average rent of the working-class houses was in 1913 approximately 4s. 11d., in 1924 approximately 7s. 7d. The increase, about 54 per cent., is a little greater than the general estimate in the *Labour Gazette* for Great Britain, viz. 47 per cent. The inclusion in our sample of some new and more expensive houses would account for the difference. The increase is relatively greater for the larger houses.

Working-class wages and incomes have risen more rapidly than have rents, where these are legally restricted. In Table V the rents are diminished by lodgers' payments,

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where such occur, and the incomes are those on the assumption of full-time employment. In 1913 average (net) rent was 12 per cent. of average full-time family income; in 1924 it had fallen to 7½ per cent. More detail is shown at the bottom of Table V.

EARNERS AND DEPENDANTS.

The first view of the constitution of the family is given in Table VI. Less than two-fifths of the families in 1924 depended on only one earner; it is more common to find two or three earners. In this respect there has been a change since 1913, when households with one sole earner accounted for more than half of the aggregate. There has been less change with respect to non-earners; at both dates approximately one-quarter of all households contained only one non-earner, while two and three were equally common.

TABLE VI.
WARRINGTON, 1913 AND 1924.
WORKING-CLASS FAMILIES CLASSIFIED ACCORDING TO NUMBER OF EARNERS AND OF NON-EARNERS (LODGERS EXCLUDED).

A.—1913. Number of Non-Earners.	Number of Earners.							Totals. [1]
	0	1	2	3	4	5	6 or more	
	Percentage of Families.							
0	—	1½	½	¼	—	—	—	3
1	1	9	6	4	3½	½	½	24½
2	1	9½	6½	3	2	1½	½	23½
3	½	7½	5	3½	2	1½	½	20½
4	—	5	3	3	1	½	½	12½
5	—	4	2½	1½	½	—	—	9
6	—	1	1½	1	½	½	—	4
7 or more	—	1	½	1	½	—	—	3
Totals	2¼	38¼	25¼	17	10	4¼	2	100

[1] Since each entry is given correct to the nearest ½ per cent., the totals (also given with the same precision) do not always tally with the details.

B.—1924.	Number of Earners.							Totals.[1]
Number of Non-Earners.	0	1	2	3	4	5	6 or more.	
	Percentage of Families.							
0	—	¼	¼	¼	—	—	—	2
1	1½	11½	4½	4½	1½	1	—	24
2	1	11	5	3	1	1	½	22
3	—	10½	3	2½	1	½	—	18
4	—	10	2½	1½	½	½	—	15
5	½	5½	2	1½	1	—	—	11
6	—	2½	1	½	½	½	—	4½
7 or more	—	1½	1	½	½	—	—	3½
Totals	3	53	19½	14	6	3½	1	100

[1] Since each entry is given correct to the nearest ½ per cent., the totals (also given with the same precision) do not always tally with the details.

Some interest attaches to the average constitution of the family. In 1924 per 100 families there were 216 earners and 276 non-earners. Of the earners 144 were males over 18 years, 48 females over 16, and 24 younger lads and girls. Of the non-earners 6 were males over 18, 114 females over 16, 8 other boys and girls over 14, 100 of school-age (5 to 14) and 48 under 5 years old.[1] Since 1913 the number of earners has increased by 35 per 100 households, the number of non-earning women increased by 8, while there are 27 less children under 14 years.

In about 35 per cent. of the families a man was the head of the household and the sole wage-earner ; in a nearly equal number of cases his wife or children also earned. Other miscellaneous groups which include one man over 20 years account for 22 per cent. In the remaining households (6½ per cent.) there was no man over 20 years earning, and in one-third of these there was no earner at all. In 1913 47 per cent. of the families depended on the male head of the household only, and the other earning groups including a man contained relatively fewer families.

[1] As discussed above, some of those described as of school-age were probably under 5 years.

TABLE VII.

WARRINGTON, 1913 AND 1924.

AVERAGE FAMILY OR HOUSEHOLD.

Description of Member.	(a) Excluding Lodgers and Families with no Earners.		(b) Excluding only Lodgers.		(c) Including Lodgers and all Families.	
	1913.	1924.	1913.	1924.	1913.	1924.
	Average Number per Family.					
Earners :						
Men (not sons of head) .	·90	1·13	·88	1·10	·97	1·19
Sons over 18	·36	·35	·35	·34	·35	·34
Women (not daughters of head)	·08	·13	·08	·13	·10	·14
Daughters over 16 . .	·25	·36	·24	·35	·24	·35
Lads and boys, 14 to 18 .	·18	·19	·17	·18	·17	·18
Girls, 14 to 16	·07	·06	·07	·06	·07	·06
Children under 14 . . .	·03	—	·02	—	·02	—
Total earners. . . .	1·87	2·22	1·81	2·16	1·92	2·27
Non-earners :						
Men (not sons of head) .	·04	·05	·05	·05	·06	·06
Sons over 18	·01	·01	·01	·01	·01	·01
Women (not daughters of head)	·96	1·06	·96	1·06	·96	1·10
Daughters over 16 . . .	·10	·08	·10	·08	·10	·08
Lads and boys, 14 to 18 .	—	·04	—	·03	—	·03
Girls, 14 to 16	·02	·05	·02	·05	·02	·05
Children, 5 to 14 . . .	1·15	1·00	1·14	1·00	1·15	1·02
Children under 5 . . .	·63	·48	·61	·48	·61	·52
Total non-earners . .	2·91	2·77	2·89	2·76	2·91	2·86
Total family or household	4·78	4·99	4·70	4·92	4·83	5·13

TABLE VIII.

WARRINGTON, 1924.

WORKING-CLASS FAMILIES (EXCLUDING LODGERS) CLASSIFIED ACCORDING TO EARNING GROUPS AND TO DEPENDENT CHILDREN¹ AND ADULTS.

Number of Dependants		Earning Groups. Number of Earners.																								No Earners	Total Households
Children¹	Adults	Man and Children.				Man, wife and Children.			Man, Father and Others.			Misc. including Man over 20.			Son over 20 the only Adult Male.				Women the only Adult.				No Adults.			
		1	2	3	4 or more	2	3	4 or more	2	3	4 or more	2	3	4 or more	1	2	3	4 or more	1	2	3	4 or more	1	2		
0	0	29																							29
0	1	76	40	19	2		1			2			3	2	3	1	2	3	7	4	3	1			221
0	2	12	8	29	35	3			3		2		6	4	2	3	2	1	8	4	1	1			63
0	3	1		3	4	1		2						2	2		1	1	2	1					9
1	0	3																					2	1	16
1	1	78	18	13	15	2		4	6	1	1	1	1	3	4	3	1	1	1	4	1	1		1	156
1	2	8	7	4	2	1			6		1		7	8	7	2	1			1	1	1			53
1	3	1												3											5
2	0	1			1																		2	1	10
2	1	59	12	2	21	2			7	7		3	7	3	3	1	1		1	2					131
2	2	56	1	18	1	1			2		2		3	1		1									35
2	3	2		1	1		2		1	1															7
3	0	1			1																				4
3	1	37	9	9	8	1			2				4	4	4	1							2	1	77
3	2	8	4		2	1			2	1	2		2	3	2	1									26
3	3	1																							3
4	0	30	11	10	3	2			1	1	2		2	4											60
4	1	1							1		2		1	1	1				1				1		9
4	2	8	8	3	1				1					2	2		1								—
5	0	1		1	1									1	1		1		1						25
5	1	3									1			1	1				1						6
5	2	1	2	2	1				1																2
6	0	1							1						2										9
6	1	1	1						1																5
6	2																								—
7	0	1	1																						3
7	1																								—
8	0	3	1																						5
Totals.		343	126	101	99	15	5	2	30	22	28	1	60	43	6	7	6	8	20	9	7	2	4	3	22	969

¹ Dependent boys under 18 and girls under 16 are here classified as children.

TABLE VIII (*continued*).

WARRINGTON, 1913 AND 1924.

WORKING-CLASS FAMILIES (EXCLUDING LODGERS) CLASSIFIED ACCORDING TO EARNING GROUPS AND TO DEPENDENT CHILDREN [1] AND ADULTS.

1913.				Number of Dependent Children.	1924.			
Earning Groups.					Earning Groups.			
No Man over 20 earning.	Man over 20 and others earning.	Man alone earning.	All Groups.		All Groups.	Man alone earning.	Man over 20 and others earning	No Man over 20 earning.
Percentage of Families.					Percentage of Families.			
4·2	14·5	9·7	28·4	0	33·2	10·1	18·8	4·3
1·1	8·7	10·3	20·1	1	23·7	8·8	13·9	1·0
1·1	8·0	8·9	18·0	2	18·9	7·0	11·3	0·6
0·6	5·5	9·4	15·5	3	11·1	4·7	5·8	0·6
0·2	4·5	5·0	9·7	4	7.4	3·1	4·2	0·1
0·3	2·2	2·2	4·7	5	3·2	0·9	2·2	0·1
—	2·1	·9	3·0	6	1·7	0·4	1·2	0·1
—	—	·6	·6	7	0·3	0·1	0·2	—
—	—	—	—	8	0·5	0·3	0·2	—
7·5	45·5	47·0	100·0	Totals	100·0	35·4	57·8	6·8
4	44	52	Percentages of dependent children		38	58½	3½	

In Table VIII the families are classified in more detail. It is there seen that in one-third of all the households there are no dependent [2] children. In about 24 per cent. there is 1 dependent child, and only in 13 per cent. are there more than 3. The supposed typical family consisting of a man at work, wife and 3 dependent children is found in not more than 37 cases out of 969. In seventeen cases the wife is earning when there are one or more children under 14 years at home. If we exclude children over 14, and take as a group all the men over 20, whether married or single, lodgers, sole workers, or workers with others,

[1] Dependent boys under 18 and girls under 16 are here classified as children.

[2] In this table boys up to 18 and girls up to 16 are included as dependent children if they are not earning.

and allot all the children as dependants to one of them, in every case where there is a man in the house we find approximately :

No. of dependent children under 14.	No. of men as per cent. of all men.	
	1913.	1924.
0	45	50
1	16	21
2	14	14
3	12½	7
4	7	5
5	3½	1
6 or more	2	2
	100	100

Thus in 1924 about half of the men had no children under 14 dependent on them, and less than 10 per cent. more than 3. In about three-fifths of the cases where there are more than 3 children in a household, there is at least one additional earner. In 1913 there were definitely more men with more than 2 dependent children, and fewer with one or none.[1]

EARNINGS.

Since 1913 men's money-wages have doubled in general, while the hours of work have decreased.

Thanks to the courtesy of persons with detailed local knowledge, we could compare in about one-third of the cases the statements made at the houses with actual wages. The householder's (or his wife's) account was very frequently inaccurate, though there appeared to be no intention to mislead. In some cases round numbers were given, e.g. 70s. for 74s. 8d. ; in others the wages for part time were confused with wages for full time; in others no doubt the

[1] See also, for a different classification, Table XIII

informant did not know the actual wage, but only the amount available for housekeeping. The wages were much more frequently under- than over-stated. Sometimes they were evidently wrong, since the wage did not tally with the occupation.

We may compare a section of the wages in 1913 and 1924 as follows :

FULL-TIME WAGES : MEN. EMPLOYERS' STATEMENTS.

1913.	Per cent.	1924.	Per cent.
Under 20s. . . .	2½	Under 40s. . .	4
20 to 25s. . . .	21	40 to 50s. . . .	20
25 to 30s. . . .	24	50 to 60s. . . .	27
30 to 35s. . . .	19½	60 to 70s. . . .	23
35 to 40s. . . .	15½	70 to 80s. . . .	14
40s. and over . .	17	80s. and over . .	13
	100		100
Average . .	32s.	Average . .	62s.

It was remarked in *Livelihood and Poverty* (p. 117) that the employers' returns missed a large section between 20s. and 25s., the wages of unskilled labourers, and exaggerated the proportion at relatively high wages. The average for all men in the sample was estimated from the household cards at 26s. 6d., which not improbably errs in defect.

Whereas in 1913 some labourers received as little as 18s. and many 22s., in 1924 the lowest ordinary wage was 44s. Similarly wherever a comparison could be made, except in the case of engineers and skilled builders, the wages seem to have doubled.

Wages of more than £4 weekly are by no means exceptional. In households where there are more than two adult workers the aggregate income is sometimes considerable, as shown in Table V where there are 39 households in which the income is £10 weekly or more. Here are the details of two such cases :

		£	s.	d.	
Man,	aged 45	4	15	0	Non-earners: Wife and two daughters, aged 12 and 9 years.
Son,	,, 22	5	0	0	Rent 6s. 10d., 3 bedrooms.
Son,	,, 20	2	0	0	All in full work.
Daughter,	,, 18	1	0	0	

		£	s.	d.	
Man,	aged 56	3	12	0	Non-earners: Wife only.
Son,	,, 32	3	16	0	Rent 7s. 1d., 3 bedrooms.
Son,	,, 30	3	12	0	All in full work. In the week
Son,	,, 22	3	7	0	of the inquiry there was some
Son,	,, 17	0	17	6	overtime, and the income was
Daughter,	,, 21	1	2	0	£16 15s.
		3	6		

Let us now turn to the other end of the scale, where a man is the only earner and receives 44s.

The minimum standard, with rent at 6s. 6d. (see Table IV), including compulsory insurance, is 26s. 9d. for man and wife, together with 5s. for each child aged 5 to 14 and 3s. 9d. for each younger child. With 4 children, therefore, 44s. just reaches the minimum standard.

In fact we found eight cases where the man's wage was under 44s. and insufficient for his family. Further details are in Tables XI and XII.

RELATION TO MINIMUM STANDARD.

To assume the receipt of full-time wages as normal would be an extravagant hypothesis in 1924. In Table IX the households are classified twice, according to the estimate of the income in the week of inquiry and according to that if all normally occupied were working full time. At full time there would have been 32 households below the standard and only 4 where the deficiency exceeds 6s. a week; but in the particular week there were 44 additional households below the line, even after unemployment benefit or dole is counted, and 41 households were more than 6s. short. Since individuals pass in and out of work and the number unemployed for long periods is relatively small,

TABLE IX.
WARRINGTON, 1924.
WORKING-CLASS FAMILIES (EXCLUDING LODGERS) CLASSIFIED ACCORDING TO POSITION RELATIVE TO THE MINIMUM STANDARD.

Difference from Standard in Shillings.	Last Week's Income. No. of Households.		Full Time Income. No. of Households.	
	Above.	Below.	Above.	Below.
100 and over	70	—	97	—
80 and under 100 . . .	68	—	76	—
60 ,, ,, 80 . . .	87	—	105	—
50 ,, ,, 60 . . .	77	—	80	—
40 ,, ,, 50 . . .	96	—	102	—
30 ,, ,, 40 . . .	115	2	131	—
20 ,, ,, 30 . . .	137	5	145	—
10 ,, ,, 20 . . .	99	25	90	3
5 ,, ,, 10 . . .	48	13	36	7
0 ,, ,, 5 . . .	35	27	21	19
Amount not known but				
certainly	30	1	28	—
probably	15	3	16	3
Totals	877	76	927	32
Marginal	16		10	

Position.	1913.		1924.			
			Last week.		Full time.	
	No. of families.	Per-centage.	No. of families.	Per-centage.	No. of families.	Per-centage.
Certainly above standard	553	86½	862	89	911	94
Probably ,, ,,	—	—	15	1½	16	1½
Marginal.	5	1	16	1½	10	1
Probably below standard	8	1	3	⅓	3	⅓
Certainly ,, ,,	74	11½	73	7⅔	29	3

many of these additional 44 households will generally be above the standard, and have sufficient income in, say, the aggregate of three months, while some which are above in the particular week will occasionally fall below ; but we have not the material for analysing this question.

In Tables X, XI and XII comparison is made with the results of 1913. In Table X it is seen that in all categories an actual week in 1924 is much better than a full-time week in 1913 ; and that if full time had been worked in both years, the proportion in poverty would have been in 1924 only a quarter of that in 1913. This result is due to the combined effects of the increase in real wages, and the smaller number of children. These factors can be studied in Table XI. The number of large families is smaller in 1924, and with families of the same size the proportion below the minimum is in most cases smaller. It is still true that the families where there are many children bulk largely in the total, and, consequently (as is seen in Table X), the proportion of children that are in households which are in poverty is greater than the proportion of adults.

The 1924 classification was made after the cards were corrected for any apparent misstatements of wages. If we had accepted the original statements 5 more households would have come below the line. The details are as follows :

A wire-worker states that he receives 42s. for 48 hours : another statement gives 44s. for 47 hours. The latter shows a surplus of 1s. 10½d., the former a deficiency of 1½d.

A girl, a weavers' helper, is stated as receiving 5s. 7d. : we suppose her to receive 9s., and indeed the lowest wage for this class of work is 8s. The correction turns a lack of 1d. to a surplus of 3s. 4d.

A labourer names 53s. for 47½ hours : other information gives 74s. 8d. for 56 hours. The latter is normal for the type of work, and gives an excess of 9s. 11d. instead of a deficiency of 10s. 8d.

A gas-fireman states that he receives 37s., a quite abnormal wage for his work. He must in fact receive £4 for a full week, and this gives a surplus of 33s. instead of a deficiency of 10s.

These four cases seem clear. The remaining one, where a shirt-maker's earnings, first given as 26s., yielding a

TABLE X.

WARRINGTON, 1913 AND 1924.

PERCENTAGES AND NUMBERS OF PERSONS BELOW THE MINIMUM
STANDARD AND NUMBERS IN 1924 (LODGERS INCLUDED).

	Percentage in each Category below standard.			1924.		
		1924.		Persons below.		Total Persons.
	1913.	Last week.	Full time.	Last week.	Full time.	
Earners :						
Men.	7·8	4·6	1·7	68	25	1,481
Women.	7·6	1·7	0·6	8	3	473
Lads, boys and girls . .	17·0	5·0	0·8	12	2	238
All earners	8·6	4·0	1·4	88	30	2,192
Non-earners :						
Men.	11·6	1·6	0	1	0	62
Women.	10·8	7·1	3·0	81	35	1,143
Lads, boys and girls . .	18·7	12·0	6·0	10	5	83
Children, 5–14 . . .	24·6	14·6	7·4	144	73	988
,, under 5 . .	22·5	13·5	8·0	68	41	502
All non-earners . . .	18·8	10·9	5·5	304	154	2,778
Earners and non-earners :						
Men.	7·9	4·5	1·6	69	25	1,543
Women.	10·0	5·5	2·4	89	38	1,616
Lads, boys and girls. .	18·0	6·9	2·2	22	7	321
Children under 14 . .	23·7	14·2	7·5	212	114	1,490
All persons.	14·7	7·9	3·7	392	184	4,970

TABLE XI.

WARRINGTON, 1913 AND 1924.

POVERTY AND CONSTITUTION OF FAMILY (LODGERS EXCLUDED)

Households classified according to Earning Groups, number of dependent children (including lads, boys and girls) and relation to standard.

Earning Group.	No. of dependent Children.	1913		1924		
		Total Families.	Families below Standard.	Total Families.	Families below Standard.	
					On last week's Income.	On full-time Income
Natural head alone earning	0	66	—	98	5	—
	1	68	2	85	6	—
	2	61	4	68	3	—
	3	60	9	45	12	5
	4	32	17	30	12	6
	5	15	9	9	6	6
	6	5	4	4	2	2
	7	4	2	1	—	—
	8	—	—	3	2	1
		311	47	343	48	20
Natural head and others of simple family alone earning	0	55	1	128	—	—
	1	29	—	70	2	—
	2	43	1	64	2	—
	3	28	5	36	3	1
	4	23	4	26	4	1
	5	12	6	13	—	—
	6	10	3	9	3	1
	7	—	—	1	—	—
	8	—	—	1	—	—
		200	20	348	14	3
Other cases with at least one man over 20 earning	0	59	—	54	1	—
	1	8	—	65	1	—
	2	7	—	45	—	—
	3	5	1	20	—	—
	4	1	1	15	1	—
	5	—	—	7	—	—
	6	1	—	3	—	—
	7	—	—	1	—	—
	8	—	—	1	—	—
		81	2	211	3	—
Women, girls, and males under 20 alone earning	0	16	3	28	3	1
	1	4	2	8	1	1
	2	5	2	3	—	—
	3	1	1	5	—	—
	4	1	1	—	—	—
	5	2	2	1	1	1
		29	11	45	5	3
No one earning	0	14	1	14	2	2
	1	2	—	2	1	1
	2	1	—	3	2	2
	3	2	1	1	—	—
	4	—	—	1	1	1
	6	—	—	1	—	—
		19	2	22	6	6
Assembled earning groups	0	210	5	322	11	3
	1	111	4	230	11	2
	2	117	7	183	7	2
	3	96	17	107	15	6
	4	57	23	72	18	8
	5	29	17	30	7	7
	6	16	7	17	5	3
	7	4	2	3	—	—
	8	—	—	5	2	1
Grand Total		640	82	969	76	32

TABLE XII.

WARRINGTON, 1913 AND 1924.

CAUSES OF POVERTY.

Cause.	Number of Families in Poverty. 1924			Percentages of Families in Poverty.		
	On Full Week's Income.	Additional on Last Week's Income.	Total.	1924.		1913.
				Last Week.	Full Time.	
Natural Head of Household :						
Dead	9	—	9	*12*	*28*	*6*
Ill or old	1	6	7	*9*	*3*	*1*
On strike	—	6	6	*8*	—	—
On short time	—	8	8	*11*	—	*3*
Unemployed	—	23	23	*31*	—	*3*
Natural Head in Full Work:						
Unemployment of subsidiary earner	—	1	1	*1*	—	—
Second adult dependant .	3	—	3	*4*	*9½*	—
Wage insufficient for 3 children :						
3 children or less . . .	3	—	3	*4*	*9½*	*22*
4 children or more . .	5	—	5	*6½*	*16*	*38*
Wage sufficient for 3 children: more than 3 children .	11	—	11	*14*	*34*	*27*
Total Families in Poverty. .	32	44	76	*100*	*100*	*100*
Total families	—	—	969			

1913. Total number of families, 640 ; total in poverty, 82.

deficiency of 4s. 8d., are corrected to £2, is more doubtful, and the subsidiary inquiry is uncertain.

In Table XII we come to the apparent causes of poverty. In 19 out of 32 poverty cases the full time wage is insufficient for a man's natural dependants, but in 16 of these he has more than three dependent children. Of the 44 additional cases in the particular week, 12 were due to illness or to the builders' strike, the remaining 32 to want of work. The contrast with 1913 is very marked ; then, 87 per cent. of the cases were due to insufficiency of wage ; in 1924, of the full time cases 56 per cent. were due to this cause.

In both years lodgers' families are excluded ; so far as can be judged from imperfect information there were very few or no cases of poverty among them.

LODGERS.

In 1913, in the 640 households, there were 82 lodgers of whom two were teachers. Of the remainder 61 were men (3 non-earners), 7 women (1 non-earner), and 12 were children. In 1924 89 households (out of the 969) took 209 lodgers between them. The following Table shows the detail, after 9 middle-class lodgers in 8 households are subtracted.

Persons.	Earners.	Non-earners.
m (man)	84	3
y (man over 70)	1	2
s' (son over 20)	1	—
w (wife)	4	43
f (woman over 16) . . .	1	1
d' (daughter over 18) . . .	1	—
b (boy, 14 to 16)	1	1
sc (child, 5 to 14)	—	18
in (child under 5)	—	39
	93	107

It will be seen in the Appendix that 49 of these are family groups. Twelve of them, together with the householders'

families, were overcrowded on the test of more than 2 to a room.[1]

In one case where there are 9 lodgers, the householder is a signal-smith who éarns 55s. and gives his wife 20s.   There are no children.   The rent is 20s., there are 3 bedrooms, parlour, kitchen, scullery, small front garden and backyard. Two upper rooms are let to a man, wife and four children for 20s.   Three shop-assistants board and lodge.   Two pay 8s. 6d. each for bed and breakfast; the third 25s. for full board and lodging.   The householder and wife sleep in the parlour.

RESPONSIBILITY FOR DEPENDANTS.

Table XIII shows the proportions in which responsibility for dependants falls on earners.   The method followed, which is explained in detail on p. 47, is to allot to a man all his natural dependants if they are not earning, to suppose that young earners have no further responsibility than for their own support if older earners are present, and in other cases to divide the responsibility among the earners.   Among the men (married or single) over 20 years in 1924 rather less than a quarter had no dependants, and nearly another quarter had no children dependent. Only about 8 per cent. had more than 3 children dependent. Nearly 7 per cent. supported another adult as well as a wife.   Among the women 85 per cent. had no dependants in the sense the term is here used, and only a trifling proportion were the sole supporters of children.   As many as 13 or 14 per cent. of adult children living with a parent are considered to make some effective contribution to the support of others.

The proportions have changed considerably since 1913, in all cases in the direction of less responsibility, except that the number of dependent adults has increased a little.

Lodgers are excluded throughout the Tables; their inclusion would probably increase the number of men without responsibility from 23½ per cent. to 27 per cent. in 1924, and from 15 to 18 per cent. in 1913.

[1] See also pp. 88-9 above.

TABLE XIII.
WARRINGTON, 1913 AND 1924.
PERSONAL RESPONSIBILITY OF EARNERS FOR DEPENDANTS (LODGERS EXCLUDED).

Degree of Responsibility of Earners.	1913.		1924.	
	Male Earners over 20.	Female Earners over 18.	Male Earners over 20.	Female Earners over 18.
	Percentage of Earners.			
No responsibility	15·0	73½	23·5	82½
Part „ for 1 person	6·2	16	2·6	11½
2 persons	1·5	1¼	1·0	2
3 „	0·1	1¼	0·3	—
4 or more persons	—	—	—	—
Total „ for 0 children 1 adult	17·1	2¼	20·3	2
2 „	2·5	1¼	2·6	—
3 „	0·5	—	0·2	—
1 child 0 „	0·5	1¼	1·5	2
1 „	13·3	⅛	15·8	—
2 „	1·4	—	1·6	—
2 children 0 „	1·1	1¼	1·2	—
1 „	12·3	—	11·6	¼
2 „	1·4	¼	0·8	—
3 „ 0 „	0·5	—	0·6	—
1 „	11·9	—	6·6	—
2 „	0·9	—	1·1	—
4 „ 0 „	0·3	—	0·2	—
1 „	7·0	⅛	4·9	—
2 „	0·4	—	—	—
5 „ 0 „	0·3	⅛	—	—
1 „	2·9	—	1·9	—
2 „	0·5	—	0·2	—
6 „ 0 „	0·1	—	0·2	—
1 „	1·8	—	0·7	—
2 „	—	—	0·1	—
7 „ 0 „	—	—	—	—
1 „	0·5	—	0·2	—
8 „ 0 „	—	—	—	—
1 „	—	—	0·3	—
Total	100·0	100	100·0	100

Category of Earners.	Percentage in Earner's Category having					
	No	Partial	Total	No	Partial	Total
	responsibility.			responsibility.		
	1913			1924		
Sons 18–20	83½	16½	—	92	7	1
„ over 20	55½	32½	12	85½	13	1½
Other men	3½	1	95½	10½	2½	87
Daughters 16–18	75½	19½	5	95	4	1
„ over 18	72	21½	6½	83½	13½	3
Other women	76¼	11½	12	78	14	8

UNEMPLOYMENT.

In our sample there were 174 persons normally earning, who were unemployed in the week of the investigation, and 21 working abnormally short time. In addition there were 27 unemployed through illness. Of the wholly unemployed 159 were male and 15 female. The Warrington Unemployment Exchange reported that 2,516 males and 294 females were registered as unemployed in the week ending July 28, 1924; if we divide by 13 to get the number expected in the sample we get 194 males and 23 females. Even if we include the 27 who were ill, the sample is deficient, but not seriously.

In eleven cases (excluding boys) it is stated that no unemployment benefit is received, and in all these the family had adequate resources from other earners or other means. In about 10 cases where the man is capable of work, he has an army pension; in about 15 cases the family receives poor relief. From Table XII it appears that in 32 households unemployment benefit is reckoned as insufficient to bring the family above the poverty line.

PENSIONS.

Pensions play a large part in Warrington working-class economy. In the sample there are 53 old-age pensioners, 64 army pensions, 8 superannuation pensions paid by employers, and 2 pensions for blindness; in all 127 pensions in 969 households. In only three of these cases is the family below the poverty line. In one a man and girl are earners, and the wife, 6 children and a woman old age pensioner are non-earners; the total earnings in a full week are 43s. 6d., and the man was unemployed in the week of investigation. In the second, a man has a wife and 5 children to support; he is a property repairer, working on his own account, has had no work for 6 months, and receives a disability pension of 13s. 11d. a week. In the third a widow with 4 children receives a pension from her late husband's employer of 7s. 6d. and 25s. Poor Law Relief.

There are included approximately 14 war widows (2 re-married), 6 who receive pensions for loss of children, 3 children whose father was killed, 30 disability pensions, and 7 service pensions.

CHAPTER V.

READING.

THE population of Reading increased 5 per cent. between 1911 and 1921, nearly in the same proportion as in England and Wales as a whole, and there has been no important change in the size of its principal industries, viz., biscuits, engineering, railway work and printing. Since the earlier inquiry in 1912 there has been a considerable amount of building in the outskirts, and the bus services have developed in the Borough and to and from the neighbouring rural districts, so that Reading has increased considerably in importance as a shopping centre. Also the University College, this year becoming a University, and three large schools bring an additional population into the town during the terms and in various ways give employment. The investigation was made in June and July, 1924, months in which the population is normal. As compared with many other towns, unemployment was not very abnormal in these months.

The sample examined consisted of 1 occupied dwelling in approximately 17 throughout the Borough. In 1912 a smaller sample, 1 in 21½, was taken. In 1912 out of 800 buildings listed, 60 were excluded as offices, shops, etc., and 118 as middle-class residences, leaving 622 working-class houses which were investigated. In 1924 out of 1,263 buildings, 6 were uninhabited offices or workshops, 91 shops mainly residential, 17 were inns, etc., and 330 were counted as middle-class dwellings, leaving 819 working-class houses. Shops were excluded throughout, unless they were little places supplementary to other work, on the ground that the occupiers, if any, were above the minimum standard and generally middle class ; shop employees were enumerated at their dwellings. It is not improbable that more small shops were excluded in 1924 than in 1912. There

has been a considerable increase in the houses counted as
middle class, from 17 per cent. of the working-class houses
in 1912 to 40 per cent. in 1924. There was a noticeable
influx of Londoners during the war and many of them
remained afterwards ; the number of people who live in
Reading and work in London or elsewhere is considerable,
as is evidenced by a great increase in the number of season
tickets issued by the G.W.R. Nearly all the new building
has been middle class, and even some of the Corporation
houses are let to professional people. Any part of the
growth not so accounted for must be attributed to some
unintended enlargement of the definition of " middle class "
in the second investigation ; but great care was taken in
this matter and we have no evidence that there was any
change in the method. The effect of such a change in
definition, both in relation to shops and to private houses,
is to exclude from the sample a number of people on the
margin between the working class and middle class, and
by so diminishing the denominator to increase the propor-
tion found in circumstances of poverty. Consequently the
proportions below the minimum standard shown for 1924
in Tables IX to XII below are possibly a little exaggerated
in comparison with 1912, so that the improvement is some-
what greater than therein appears.

  The fall in the number of young children per 100 working-
class houses from 154 as found in the 1912 sample to 109
in 1924 (Table VII below) is unexpectedly great, and for
some time it was thought that some must have escaped
enumeration in the second investigation. Though experi-
ence shows that in an interview the names, number and
characteristics of children are generally readily given, it
was possible that there was some fear of exposing a con-
dition of overcrowding, and that the existence of some
children was concealed. Though possible, the investigators
(who took great care, especially in the case of lodgers'
children) do not consider it to be probable. In the end we
have reached the conclusion that we have accounted for
practically all the children that we ought to have included,
and that the known considerable fall in the birth-rate at

Reading has had this very marked effect. Table A exhibits the relevant statistics. The distribution by age in the 1924 sample shows a larger proportion of children under 5 than in the whole population of 1921, very much as when 1912 is compared with 1911. Actually the number of births fell in the years after the Census. In the age-group 5 to 14 years, the 1921 Census does not reflect the low birth-rate after the middle of 1916, while the 1924 sample brings into this group those born in 1916 to 1919, years of few births. This fall is compensated by the greater proportion of children of school age in the working-class than in the population as a whole, which was evident in the 1912 sample.

TABLE A.

Sampling factor: 1912, 21½; 1924, 17.

	Distribution by Age.			
	1911. Census.	1912. Sample.	1921. Census.	1924. Sample.
Under 5 years	*10·0*	*12·5*	*8·0*	*9·3*
5–14 years	*17·4*	*23·3*	*16·7*	*16·5*
14–16 years	*4·0*	*3·6*	*3·7*	*3·7*
Over 16, male	*32·2*	*30·8*	*32·4*	*34·2*
„ female	*36·4*	*29·8*	*39·2*	*38·2*
	100·0	*100·0*	*100·0*	*100·0*

	Children under 5 years.			
	Year.	Number.	Year.	Number.
In Borough	1911	8,850	1924	8,400 (approx.).[1]
To be expected in a complete sample.	1911	÷21½ 410	1924	÷17 490
Found in working-class sample .	1912	334	1924	324

[1] Estimated from 1921 Census, and numbers of deaths at early age and of births; assuming no migration.

TABLE A (*continued*).

| | Children 5 to 14 years. | | | |
	Year.	Number.	Year.	Number.
(*a*) In Borough	1911	15,420	1924	13,550 [1]
(*b*) On elementary school register .	1912	13,590	1924	11,984
To be expected in a complete sample :				
(*a*)	1911	718	1924	797
(*b*)	1912	632	1924	705
Found in working-class sample . .	1912	623	1924	572

HOUSES IN SAMPLE.

	1912.	1924.
Working-class houses . . .	622	819
Other occupied houses . . .	180 (approx.)	438

As regards 1912, Table A shows that of 410 children under 5 years to be expected in a complete sample, 334 (81 per cent.) were found in working-class houses which formed 75 per cent. of all occupied houses ; of 718 children between 5 and 14 years expected, the surprisingly large number, 623, was found in working-class houses—a number which accounts for nearly all children of these ages in elementary schools. In 1924, 66 per cent. of the children expected under 5 years and only 60 per cent. of those between 5 and 14 years were enumerated in working-class houses, which formed 65 per cent. of all houses. Working-class school-children, 5 to 14 years, accounted for 80 per cent. of all school-children. These figures would need no reconciliation (*a*) if the number of children under 14 years in 1924 in middle-class houses averaged ·90, while in working-class houses it averaged 1·09, as compared with 1·0 and 1·54 in 1912, (*b*) if the 438 middle-class houses and shops in 1924 provided 133 children at elementary schools.[2] There is nothing unreasonable in these hypotheses ; in 65 " middle-class " houses in 1924, most of which had been thought to be working-class before investigation, there were 23 children

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[1] Estimated from 1921 Census, and numbers of deaths at early ages, and of births; assuming no migration.

[2] Ignoring throughout a small number of children (perhaps 10 in a complete sample) in institutions, orphanages, etc.

under 5, and 39 between 5 and 14 years, and very many of the houses listed but not investigated appear to have been of similar character.

We may draw the conclusion that, within the precision appropriate to the sample, there is no reason to distrust the results obtained.

HOUSING.

Five-roomed houses account for over 60 per cent. of all in 1924, and four-roomed houses account for 25 per cent. In 1912 there was a smaller proportion (20 per cent.) of four-roomed houses and more with over five rooms, corresponding to the possible inclusion of more of the middle class. Typical houses were described in *Livelihood and Poverty*, p. 189, but further examples are inserted here.

READING HOUSE TYPES.

	A.	B.	C.	D.
	Approx. air space in cu. ft.			
Parlour	659	669	—	—
Kitchen	824	901	843	1,018
Scullery	399	319	268	—
Bedroom 1	868	931	765	One bed-room on first and one on second floor — height not known.
,, 2	834	915	358	
,, 3	—	252	—	
Total room space, in-cluding scullery . .	3,584	3,987	2,234	
Height of bottom storey	7 ft. 8 in.	7 ft. 9 in.	7 ft.	7 ft.
Garden space in sq. ft.	250 at back, little in front.	590 at back, 130 in front.	Long gar-den in front to this par-ticular house, but not in gen-eral.	520

In house A the scullery contains a copper, sink and fireplace.

In house B the scullery contains a copper, sink, fireplace and gas range.

In house C the scullery contains a copper, and a small grate, but no sink.

House D has no through ventilation, no copper, and no water laid on.

These houses of type D have been condemned and would have been pulled down but for the housing shortage.

Sixty per cent. of the households consist of 2, 3, or 4 persons (Table I). Except for some diminution of houses containing 5 or 6 persons the distribution is very similar to that in 1912. The percentage of houses overcrowded, on the criterion of more than 2 to a room, is 1·5 as in 1912 (see Table III). There are relatively more households and persons with as much as two rooms to one person in 1924.

TABLE I.

READING, 1924.

WORKING-CLASS HOUSES CLASSIFIED ACCORDING TO NUMBER OF PERSONS AND NUMBER OF ROOMS (LODGERS INCLUDED).

No. of Rooms.	Number of Persons in House.													Totals.
	1	2	3	4	5	6	7	8	9	10	11	12	13	
	Number of Houses.													
1	1	—	—	—	—	—	—	—	—	—	—	—	—	1
2	4	1	—	—	—	—	—	—	1	—	—	—	—	6
3	4	4	7	2	1	4	1	1	—	—	—	—	—	24
4	5	41	42	31	31	24	14	10	3	4	—	—	—	205
5	7	86	125	110	79	40	37	12	10	5	1	—	1	513
6	—	7	10	11	3	7	3	8	—	1	—	1	—	51
7	—	—	1	3	2	1	1	1	1	1	1	—	—	12
8	—	—	—	1	—	—	1	—	—	—	1	1	—	4
9	—	1	—	—	—	—	—	—	1	—	—	—	—	2
10	—	—	—	—	—	—	—	—	1	—	—	—	—	1
Totals	21	140	185	158	116	76	57	32	17	11	3	2	1	819

TABLE II.
READING, 1924.

WORKING-CLASS HOUSES CLASSIFIED ACCORDING TO NUMBER OF EQUIVALENT ADULTS AND NUMBER OF ROOMS (LODGERS INCLUDED).

Number of equivalent Adults in House.

Number of Houses.

No. of rooms	1	1¼	1½	1¾	2	2¼	2½	2¾	3	3¼	3½	3¾	4	4¼	4½	4¾	5	5¼	5½	5¾	6	6¼	6½	6¾	7	7¼	7½	7¾	8	8¼	8½	8¾	9	Totals
1	1																																	1
2	4			1	1																													6
3	4				4			1	4		1	1	6		3																			24
4	5	1			40	9	13	12	33	8	15	10	6	7	17	2	7	3	1	5	1	2	2	1	2		3							205
5	7	3			83	21	26	18	83	20	33	18	56	18	14	19	28	5	13	11	11	2	9	2	2	5	3	1	1				1	513
6					7		6	1	7	1	3	1	4		2	4	4	1	3	2	2			1			1						1	51
7					1		1						1				1		4				2		1				1					12
8																			1									1		1	1			4
9																															2			2
10																													1					1
Totals	21	4	—	1	136	30	46	32	127	29	52	30	73	25	36	25	40	9	22	18	14	4	13	4	5	5	7	2	3	1	3	—	2	819

TABLE III.

READING, 1912 AND 1924.

CROWDING AND OVERCROWDING.

Persons to a Room.		Percentage of Households.		Percentage of Persons.	
		1912.	1924.	1912.	1924.
Over	Not over				
2	—	*1·5*	*1·5*	*3·0*	*3·3*
1	2	*27·2*	*25·5*	*41·6*	*40·3*
½	1	*52·4*	*52·6*	*46·7*	*47·1*
—	½	*18·9*	*20·4*	*8·7*	*9·3*
		100	*100*	*100*	*100*

Equivalent Adults to a Room.		Percentage of Households.	
		1912.	1924.
Over	Not over		
1½	—	*1*	*1½*
1	1½	*12½*	*15*
½	1	*57½*	*58*
—	½	*29*	*26½*
		100	*100*

Averages.	1912.	1924.
Rooms per household	4·88	4·78
„ „ person	1·10	1·12
„ „ equivalent adult . .	1·42	1·34

The population considered was somewhat older in 1924 than in 1912, and when we take the basis of equivalent adults (Tables II and III), we find that "crowding," viz. more than one " adult " per room, is found in 16½ per cent. of the households as compared with 13½ per cent. in 1912. Conversely, the number of rooms per person has increased slightly, while the number of rooms per " adult " has diminished.

Another method of tabulation (employed for Bolton in the earlier inquiry) depends on bedrooms alone. Two per cent. of the population filled houses to the extent of more than three equivalent adults per bedroom, 14½ per cent. more than two and less than three. In the more crowded houses, however, it is probable that the downstairs sitting-room was used as a bedroom in many cases. In the whole sample there were 3,512 persons, equal to 2,930 " adults," in 819 houses containing 2,287 bedrooms and 3,920 bedrooms, parlours or kitchens : accommodation which would be ample if the population could be distributed in accordance with house space.

In a sample investigation of so limited a number of houses it is not possible to ascertain what is the proportion of cases of really bad overcrowding. So far as can be judged by the test of rooms and persons, the position in Reading is better than in most large industrial towns, and has not deteriorated since 1912. We did not tabulate any data about the condition of the houses at either inquiry.

Crowding was accentuated by a considerable increase in the number of lodging families and of single lodgers (see p. 130 below). In fact each of the 12 houses with more than 2 persons to a room contained lodgers ; if they had been accommodated elsewhere, there would have been no overcrowding on this insufficient test revealed in the sample. This is not equivalent to saying that there is no housing shortage. In the sample 63 married couples, equivalent to 1,070 working-class families in the borough, were in lodgings, and we have no knowledge of how many persons were postponing marriage till a house could be obtained.

In Table IV the rents (including rates) of the houses are shown. The largest entry in the body of the table is that

of 120 five-roomed houses rented at 10s. or a few pence more.   The average rent of all the houses was approximately 9s. 6d., an increase of about 46 per cent. over the average of 1912 ; but in 1912, as has been pointed out, there were more large houses included and it is seen from the Table that the rents of three-roomed and six-roomed houses had increased by 60 per cent. or more.   For the commonest types, viz. four- and five-roomed houses, the increase appears to have been not far off 40 per cent.

Since wages have in general nearly doubled, it is certain that rent forms generally a smaller proportion of expenditure than in 1912, but our information about incomes is inadequate for detailed working.

TABLE IV.
READING, 1924.
WORKING-CLASS HOUSES CLASSIFIED ACCORDING TO WEEKLY RENT (INCLUDING RATES) AND NUMBER OF ROOMS.

Weekly Rent.	Number of Rooms in House.										Total.
	1	2	3	4	5	6	7	8	9	10	
	Number of Houses.										
Up to 3s. 10d. . .	—	1	—	1	—	—	—	—	—	—	2
3s. 11d. to 4s. 10d.	—	2	4	8	1	—	—	—	—	—	15
4s. 11d. ,, 5s. 10d.	—	1	6	10	1	—	—	—	—	—	18
5s. 11d. ,, 6s. 10d.	1	—	5	26	13	1	—	—	—	—	46
6s. 11d. ,, 7s. 10d.	—	—	2	59	38	—	—	—	—	—	99
7s. 11d. ,, 8s. 10d.	—	—	—	75	104	1	—	1	—	—	181
8s. 11d. ,, 9s. 10d.	—	—	—	7	109	2	—	—	—	—	118
9s. 11d. ,, 10s. 10d.	—	—	2	7	120	7	—	—	—	—	136
10s. 11d. ,, 11s. 10d.	—	—	—	3	66	10	1	—	—	—	80
11s. 11d. ,, 12s. 10d.	—	—	—	2	31	13	1	—	—	—	47
12s. 11d. and over .	—	—	4	4	30	16	10	3	2	—	69
Free	—	2	1	2	—	1	—	—	—	—	6
Not known . . .	—	—	—	1	—	—	—	—	—	1	2
Totals . . .	1	6	24	205	513	51	12	4	2	1	819
Median rent, 1924 .	—	4/6	6/6	7/6	9/6	12/-	17/-	—	—	—	9/-
,, 1912 .	—	2/6	3/7	5/6	6/6	7/7	9/1	—	—	—	6/3

Approximate Averages: 1912   1924
    Number of Rooms   4·9   4·8
    Rent .   .   .   .   .   6/6   9/6   Increase 46 per cent. (42 to 50)

EARNERS AND NON-EARNERS.

TABLE V.
READING, 1924.
The information concerning income is not sufficiently accurate for publication.

TABLE VI.
READING, 1912 AND 1924.
WORKING-CLASS FAMILIES classified according to the Number of Earners and of Non-earners (Lodgers excluded).

A.—1912.	Number of Earners.						Totals.[1]
No. of Non-earners.	0	1	2	3	4	5 or more.	
	Percentage of Families.						
0	—	1½	2½	2	—	—	6
1	2	10½	8	4	1	½	26½
2	2½	13½	3½	2½	1	—	24
3	½	11	3	2	1½	½	18
4	—	6	2½	1½	1	—	11
5	½	4½	1½	1	—	—	7½
6	—	2	½	1	½	—	3½
7 or more	—	3	—	—	—	—	3½
Totals[1] .	5½	52	22	14	5½	1½	100

B.—1924.	Number of Earners.						Totals.[1]
No. of Non-earners.	0	1	2	3	4	5 or more.	
	Percentage of Families.						
0	—	2½	2	1	—	—	5½
1	3	17	8½	4	1	½	34
2	3	13	5	2½	1	½	25
3	½	8	3	2½	1	½	15½
4	½	5	1½	1½	1	½	10
5	—	2	2	1½	—	—	6
6	—	1	½	½	—	—	2
7 or more	—	1½	½	—	—	—	2
Totals[1] .	7½	50	22½	13½	4	2	100

[1] Since each entry is given correct to the nearest ½ per cent., the totals (also given with the same precision) do not always tally with the details.

TABLE VII.

READING, 1912 AND 1924.

AVERAGE FAMILY OR HOUSEHOLD.

	(a) Excluding Lodgers and Families with no Earners.		(b) Excluding only Lodgers.		(c) Including Lodgers and all Families.	
	1912.	1924.	1912.	1924.	1912.	1924.
	Average Number per Family or Household.					
Earners:						
Men (not sons of head) .	0·92	0·98	0·87	0·90	0·93	1·04
Sons over 18	0·25	0·25	0·24	0·23	0·24	0·23
Women (not daughters of head)	0·16	0·12	0·15	0·11	0·15	0·13
Daughters over 16 . .	0·20	0·26	0·19	0·24	0·20	0·24
Lads and boys, 14 to 18 .	0·16	0·13	0·15	0·12	0·15	0·12
Girls, 14 to 16	0·06	0·03	0·06	0·03	0·06	0·03
Total	1·75	1·77	1·66	1·63	1·73	1·79
Non-earners:						
Men (not sons of head) .	} ·06	{ ·04	} ·08	·08	} ·08	{ ·09
Sons over 18		{ ·01		·01		{ ·01
Women (not daughters of head)	0·91	1·06	0·90	1·05	0·90	1·12
Daughters over 16 . .	0·015	0·03	0·015	0·04	0·015	0·04
Lads and boys, 14 to 18 .	0·02	0·05	0·02	0·04	0·02	0·05
Girls, 14 to 16	0·015	0·05	0·015	0·05	0·015	0·05
Children, 5 to 14 . . .	1·04	0·70	1·00	0·67	1·00	0·70
Children under 5 . . .	0·56	0·36	0·54	0·34	0·54	0·39
Total	2·62	2·30	2·57	2·28	2·57	2·45
Total family or household .	4·37	4·07	4·23	3·91	4·30	4·24

The number of lodgers in 1912 is a little uncertain.

The number of earners in a family and their distribution by sex, age and earning strength was essentially the same in 1924 as in 1912. In both years in about half the families there was one and only one earner, and in rather less than one-quarter of the families 2 earners (Table VI). Per 100

families (excluding lodging families) there were 166 earners in 1912 and 163 in 1924. The families with no earners have increased relatively, and if these are excluded the slight fall per 100 families is replaced by an insignificant rise, viz. from 175 to 177.

There is, however, a definite fall in the number of non-earners. The percentage in which there is only one non-earner has increased from 26½ to 34, that where there are two non-earners remained at nearly 24, and that with 3 or more non-earners decreased from 43½ to 35½. The maximum entry in Table VI, the commonest family in our records, was 1 earner and 2 non-earners in 1912, 1 earner and 1 non-earner in 1924.

Per 100 families, excluding lodgers and families where there was no earner, the number of dependants has fallen from 262 to 230, in spite of an increase of non-earning women over 16 years and men over 18 years from 98 to 114. The number of children of school age has diminished by one-third, from 104 to 70, and of children under diminished relatively more, from 56 to 36. If we include lodgers and all families, we find that the number under 14 years per household has fallen a little less rapidly, viz. for all children under 14 from 154 to 109.

Table VIII shows the great variation in the constitution of the working-class household in more detail. [Yet fuller detail is given in the Appendix, pp. 215-20.] The supposed normal family, consisting of one man supporting a wife and 3 children,[1] only occurred in 27 cases out of 819 in 1924, and in 36 cases out of 622 in 1912. In 1924 the families in which there were no dependent children amounted to 48 per cent. of all, and the proportion steadily decreases as one goes up the scale of children. The number of families in which there are more than 3 dependent children has diminished from nearly 14 per cent. of all in 1912 to less than 7 per cent. in 1924; the proportion of all children occurring in such families is of course greater, amounting to 42 per cent. in 1912 and 29 per cent. in 1924. If (as is

[1] In this table dependants are counted as children up to the age of 16 (girls) and 18 (boys).

TABLE VIII.

READING, 1924.

WORKING-CLASS FAMILIES (EXCLUDING LODGERS) CLASSIFIED ACCORDING TO EARNING GROUPS AND TO DEPENDENT CHILDREN[1] AND ADULTS.

Number of Dependants		Earning Groups.																														No. Earners.	Total Families.
		Man and Children.					Man, Wife and Others.				Man, Father and Others.				Miscellaneous, including one Man.				Son over 20 the only Adult Male.				Women the only Adults.					No Adults.				
		Number of Earners.																															
Children[1]	Adults	1	2	3	4	5	2	3	4	5	2	3	4	5	2	3	4	5	1	2	3	4	1	2	3	4	5	1	2	3	0	
0	0	8														1	1			11	1	2		12	7	3	1	1	1		1	26	44
	1	112	49	22	7	5	3	1	1	1	1	3	1	1	6	1	1		2	5	2		9	3	3			1	2	1	23	265
	2	17	5	3	1	1	2	1			2	3			2	1				3	2		1	3	2						4	67
	3	6	2	1	1						1	1			1					1			1	1								19
1	0	1	1															1	1												11
	1	86	15	10	4	2	3				3	3	1		5	1			3		1		3	2						3	137
	2	7	2				2	1			1	1			3				1				2	1						1	21
	3	3					1	1			1	1			1				1				1								5
	4																1		1												1
2	0	1																													4
	1	49	13	10		4	4	1			2	2			5	1			2	1			1		1			2	1	2	87
	2	11	2				3	1			3				4	1			1	1			1					1		1	22
	3	1					1				1				1								1								4
3	0																														4
	1	27	4	8	3	4	4				2	2			4							1	1						1	1	52
	2	4	1	2			4				2	2			2				1				1	1							16
	3	13	1	1			1								1				1												5
4	1	6	1	4	1		8	1			1	1			2															1	28
	2	8	1	1			8								2																4
	3														1																9
5	1	8	1		2		2								1																1
	2	1	1																												9
	3	1																													1
6	1	1																													1
	2																														1
7/8	1	1																												1	2
Totals		**363**	**108**	**64**	**25**	**13**	**9**	**4**	**1**	**1**	**13**	**18**	**3**	**2**	**27**	**7**	**3**	**1**	**15**	**8**	**8**	**1**	**31**	**16**	**6**	**1**	**1**	**2**	**4**	**1**	**63**	**819**

[1] Dependent boys under 18 and girls under 16 are classified as children.

TABLE VIII—*contd.*

READING, 1912 AND 1924.

WORKING-CLASS FAMILIES (EXCLUDING LODGERS) CLASSIFIED
ACCORDING TO EARNING GROUPS AND TO DEPENDENT CHILDREN[1]
AND ADULTS.

1912.				Number of Dependent Children.[1]	1924.			
Earning Groups.					Earning Groups.			
No Man over 20 earning.	Man over 20 and others earning.	Man alone earning.	All Groups.		All Groups.	Man alone earning.	Man over 20 and others earning.	No Man over 20 earning.
Percentages of Families.					Percentage of Families.			
10·8	15·0	11·3	**37·1**	0	**48·4**	19·2	17·6	11·6
2·1	6·1	11·6	**19·8**	1	**21·5**	11·9	7·6	2·0
·5	6·5	10·3	**17·3**	2	**14·2**	7·4	5·7	1·1
·3	5·3	6·4	**12·0**	3	**9·2**	3·9	4·9	0·4
·6	2·6	3·7	**6·9**	4	**3·9**	1·7	2·2	—
·2	1·5	1·9	**3·6**	5	**1·3**	·7	·5	·1
—	·6	1·4	**2·0**	6	**1·2**	1·1	·1	—
—	—	1·1	**1·1**	7	**0·1**	·1	—	—
—	—	·2	**·2**	8	**0·2**	·1	—	·1
14·5	37·6	47·9	**100**	Total	**100**	46·1	38·6	15·3
5	36	59	Percentages of dependent children			52	42	6

[1] Dependent boys under 18 and girls under 16 are classified as children.

indicated below) the usual minimum wage was now sufficient
for 4 children, all but about 14 per cent. of the children
would be provided for at least on a bare standard. The
actual position and its change since 1912 is shown in Table X.

FAMILY INCOME AND THE POVERTY LINE.

In 1912 the computed income necessary for the main-
tenance of the minimum standard was for a man, wife and
2 children (one under 5 years) 22s., with 3 children (one
under 5 years) 24s. 9d., and with 4 children (two under
5 years) 26s. 10d. ; in each case is included a house with
three bedrooms rented at 5s. In 1924 with a rent of 8s.

and higher compulsory insurance the corresponding sums were 37s. 6d., 42s. 6d. and 46s. 2d., an increase of 70 per cent. In 1912 the usual rate of wages for unskilled work was 20s. to 23s., barely sufficient for a family with 2 young children. In 1924 the wage for similar work was about 45s., sufficient for 3 children and nearly sufficient for 4.

TABLE IX.

READING, 1912 AND 1924.

WORKING-CLASS FAMILIES CLASSIFIED ACCORDING TO THEIR POSI-
TION RELATIVE TO THE MINIMUM STANDARD (LODGERS EX-
CLUDED).

Position.	1912.		1924.			
			Last Week.		Full Time.	
	No. of Families.	Percentage.	No. of Families.	Percentage.	No. of Families.	Percentage.
Certainly above standard .	} 460	} 74	676	82·5	704	86·0
Probably ,, ,, .			19	2·3	25	3·0
Marginal	17	3	32	3·9	24	2·9
Probably below standard .	17	3	14	1·7	16	2·0
Certainly ,, ,, .	128	20	78	9·6	50	6·1
Totals	622	100	819	100	819	100

From Table XI it is clear that the relative number of large families was much smaller in 1924 than in 1912. At the earlier date 7 per cent. of the families contained 5 or more dependent children, 14 per cent. 4 or more, and 25 per cent. 3 or more ; at the later date the corresponding percentages were 3, 7 and 16. This reduction, together with the rise in unskilled real wages, has made an enormous difference to that region of poverty which is due to insufficient wages, and not to the breaking up of families, to illness or unemployment. In 1924 only 2½ per cent. of the families (20 out of 819) were in poverty (as here defined) because the wages of the father were low ; in 1912 16 per cent. (100 out of 622) suffered from this cause. In 1924

TABLE X.

READING, 1912 AND 1924.

PERCENTAGES AND NUMBERS OF PERSONS BELOW THE MINIMUM
STANDARD AND NUMBERS IN 1924 (LODGERS INCLUDED).

	Percentage in each Category below Standard.			1924.		
	1912.	1924.		Persons below.		Total Persons.
		Last Week.	Full Time.	Last Week.	Full Time.	
Earners:						
Men	*16*	*6·6*	*3·3*	69	34	1,039
Women	*19*	*9·8*	*5·8*	30	17	305
Boys under 18 and girls under 16	*25*	*13*	*8*	16	10	122
Total earners	*17½*	*7·8*	*4·2*	115	61	1,446
Non-earners:						
Men	*32*	*21*	*18*	17	15	82
Women	*23½*	*9·5*	*6·0*	91	57	954
Boys, 14 to 18, and girls, 14 to 16	*25*	*18*	*13*	14	10	78
Children, 5 to 14 . . .	*45½*	*19·0*	*15·0*	109	86	572
Children under 5 . .	*45*	*21·0*	*13·5*	69	44	324
Total non-earners . . .	*37*	*14·9*	*10·5*	300	212	2,010
Earners and non-earners:						
Men	*17*	*7·7*	*4·4*	86	49	1,121
Women	*22*	*9·6*	*5·9*	121	74	1,259
Lads, boys, girls . .	*25*	*15·0*	*10·0*	30	20	200
Children under 14 . .	*46*	*19·9*	*14·5*	178	130	896
Total persons	*29*	*11·9*	*7·9*	415	273	3,476

in seven cases of the families in poverty in which the father was an earner there were 3 children or less ; in 1912 in the smaller sample there were 47 (see Table XII).

If lodging families are included in 1924, the total number of families is raised to 882, and the number in poverty owing to unemployment is increased by 9. The percentages will be modified correspondingly.

From Table XI again it is seen that the proportion below the standard has fallen among every group of earners, and in families of all sizes except those with more than 6 children.

In 1924 it is necessary to consider specially unemployment as a cause of poverty, and throughout these tables a distinction is made between the level reached in the actual week of investigation, and the level that would have been reached if there had not been unemployment. In a small number of families in both years unemployment or casual work was chronic and these are counted as below the standard on both reckonings. In other cases it is probable that unemployment was intermittent, since there is a rapid shifting in and out of jobs, and it is not possible to say whether the income one week with another (including the insurance benefit during unemployment) was insufficient, especially as in the majority of such cases the family was small.

Tables IX [1] and X show the proportions of families and of persons in various categories below the standard. Apart from unemployment more than two-thirds of the poverty has disappeared. Instead of 23 per cent. of all working-class families certainly or probably below the standard there were only 8 per cent. in 1924 ; instead of 29 per cent. of the persons there were 8 per cent. Instead of 46 per cent. of children under 14 there were 14½ per cent. Even with unemployment the proportions are less than a half of their former amounts.

It is sufficiently serious, however, that when all earners are fully employed still 1 in 7 of children under 14 are at

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[1] Incomes were not ascertained with sufficient accuracy to allow the formation of a table of distribution in such detail as in Warrington, p. 100.

TABLE XI.

READING, 1912 AND 1924.

POVERTY AND CONSTITUTION OF FAMILY (LODGERS EXCLUDED).
Households classified according to earning groups, number of dependent children (including lads, boys and girls) and relation to standard.

Earning Group.	Number of Dependent Children.[1]	1912.		1924.		
		Total Families.	Families below Standard.	Total Families.	Families below Standard on Last Week's Income.	Full Time Income.
Natural head alone earning	0	65	2	143	9	3
	1	69	2	97	4	1
	2	58	17	61	5	2
	3	36	16	31	7	6
	4	23	16	14	4	3
	5	12	10	6	5	4
	6	9	8	9	5	5
	7	6	6	1	0	0
	8	1	1	1	1	1
		290[2]	82[2]	363	40	25
Natural head and others of simple family alone earning	0	73	0	109	3	1
	1	31	2	40	0	0
	2	35	1	36	1	0
	3	32	4	22	6	1
	4	15	8	15	0	0
	5	8	2	2	0	0
	6	4	4	1	1	1
		198	21	225	11	3
Other cases with at least one man over 20 earning	0	22	1	49	0	0
	1	6	1	22	0	0
	2	10	0	11	0	0
	3	3	3	19	2	2
	4	1	0	3	0	0
	5	1	1	2	1	1
	6	0	0	0	0	0
	7	1	1	0	0	0
		44	7	106	3	3
Women, girls and males under 20 only earning	0	37	9	42	8	5
	1	11	4	12	4	4
	2	2	2	6	4	4
	3	2	2	2	2	2
	4	2	2	0	0	0
	5	1	1	0	0	0
		55	20	62	18	15
No one earning	0	28	9	53	19	19
	1	3	2	4	0	0
	2	1	1	3	0	0
	3	0	0	1	0	0
	4	3	2	0	0	0
	5	0	0	1	0	0
	8	0	0	1	1	1
		35	14	63	20	20
Assembled groups	0	225	21	396	39	28
	1	120	11	175	8	4
	2	106	21	117	10	7
	3	73	25	75	17	11
	4	44	28	32	4	3
	5	22	14	11	6	5
	6	13	12	10	6	6
	7	7	7	1	0	0
	8	1	1	2	2	2
Grand Total		622[3]	144[3]	819	92	66

[1] Boys under 18, girls under 16.
[2] In four cases there is no information about the number of children.
[3] In eleven cases there is no information about the number of children.

TABLE XII.
READING, 1912 AND 1924.
CAUSES OF POVERTY (EXCLUDING LODGERS).

Cause.	Number of Families in Poverty.			Percentages of all Families in Poverty.		
	1924.		Total.	1924.		1912.
	On Full Week's Income.	Additional on Last Week's Income.		Full Week.	Last Week.	
Natural head dead . . .	25	—	25	38	27	14
,, ,, ill or old . .	15	—	15	23	16½	11
,, ,, on strike . .	0	3	3	0	3½	0
,, ,, on short time .	3	2	5	4½	5½	4
,, ,, unemployed .	1	17	18	1½	19½	2
Other members unemployed .	0	4	4	0	4½	0
Natural head in full work :						
Second adult dependent .	2	—	2	3	2	0
Wages insufficient for 3 children :						
Not more than 3 children	7	—	7	10½	7½	33
More than 3 children. .	2	—	2	3	2	16
Wages sufficient for 3 children :						
More than 3 children. .	11	—	11	16½	12	20
Total in poverty . . .	66	26	92	100	100	100
Total families	—	—	819	—	—	622

any one time in families whose income is insufficient. The causes, as shown in the sample, may be analysed as follows. In all there were 130 such children. One family, in which there were 7 children and no earner, received 50s. relief from the Guardians. Twenty-one children were in families where the mother was a widow or the father incapable of work, and the earnings of the mother and elder children insufficient. There remain 102 children, whose fathers were normally at work. In one family (3 children) a widowed mother received poor relief. In four families, containing 15 children under 14 years, the father was supporting a boy or girl over school age, and the income would be sufficient when they got to work. The fathers of 19 of the children earned

less than 40s., of 6 of the children exactly 40s. The remaining 59 children were in 11 families of 4 or more where the father normally earned over 40s. The whole number of children in the sample was 996.

Though the amount of poverty in Reading is still sufficiently serious in its incidence on the child population to call for very careful examination and remedial measures, its effects are less injurious than in the more densely populated manufacturing towns. Reading is not a garden city, but no large part of it is congested with buildings ; it is well provided with open spaces, both by the river and elsewhere, and is clean and healthy. A large proportion of the working-class houses have gardens and there are numerous and well-cultivated allotments. The open country is easily accessible. In these conditions children have a good chance of healthy development, unless the deficiency of income is large and not relieved by the well-developed and well-managed charitable agencies in the town.

UNEMPLOYMENT.

Unemployment was not so serious in Reading in the summer of 1924 as it was in many towns. At the end of June the Live Register of the Labour Exchange contained the names of 1,190 men, 281 women, 83 boys and 59 girls. It appears that about 7 per cent. of the workman population was unemployed, together with a small number not registered. 1,135 men and 96 children received benefit. The Register is known to contain the names of a number of clerks and shop-assistants. We ought to have found in our sample about 70 men (all but 3 receiving benefit), 17 women, 5 boys and 3 girls. We actually found 73 in all (69 men, 3 women and 1 boy), and it was stated that 17 of the men received no benefit. The agreement is perhaps as satisfactory as could be expected, since it was not possible to verify the men's statements about benefit, and unoccupied women, boys and girls might not be named as unemployed. The benefit is barely sufficient for the minimum standard unless there are other resources or a supplementary worker. Twenty-eight families, including 9 lodging

families, came below the standard owing to unemployment ; of these 16 or 17 received insurance benefit (3 of them with three days' work weekly), and one received poor relief. The remainder had no visible resources, and it is possible that concealed unemployment benefit or some earnings brought some of them up to the standard.

LODGERS.

Owing to the dearth of house accommodation the number of lodgers was much greater in 1924 than in 1912. In 1912 there were found 95 lodgers in the sample of 622 houses, in 1924 311 lodgers in 143 of the 819 houses investigated. Since there was spare accommodation in many of the better-off working-class houses, special care was taken to ascertain that no lodgers were overlooked.[1] Of the lodgers 33 were middle-class (22 earners and 11 non-earners). The working-class lodgers consisted of 76 single persons and 65 families as follows :

	Lodging Units.	Earners.	Non-Earners.
Single persons :			
Men	51	50	1
Lads	2	2	—
Women	23	15	8
Families :			
One earner :			
Man and wife and father	1	1	2
Man and wife	22	22	22
Man, wife and 1 child .	12	12	24
Man, wife and 2 children	15	15	45
Man, wife and 3 children	2	2	8
Man, wife and 4 children	3	3	15
Two earners :			
Man and lad earning .	1	2	5
Man and girl earning .	1	2	3
Man and wife earning .	3	6	—
No earners :			
Man and wife	3	—	6
Woman and 2 children .	2	—	6
Totals	141	132	145

[1] Two University students were sent to seek lodgings at eight of the houses where there appeared to be room, and found that the information had been correctly obtained.

Of the families letting lodgings, 69 consist of one or two persons, 34 of three persons and 40 of four or more. Of the last group at least 12 lead to overcrowding on the test of more than 2 persons per room; in 7 of these the family has an adequate income without taking in lodgers, but has let a room to a married couple with one or two young children.

PENSIONS AND RELIEF.

Pensions form now an important element in working-class economy. Very considerable pains were taken to check these and all other forms of external help. We have records of 120 old age pensions,[1] 32 or 33 pensions from former employers (whether contracted for as with the police, or voluntary) and 40 war pensions; of the last named nearly half are for widows. In addition 16 persons receive sums in respect of sickness or disablement and 18 or 19 families receive poor relief. In all, including the unemployed benefit named in the previous paragraph, money is received from sources other than direct wages or property or private charity in nearly 200 out of the 819 households. This is an astonishing proportion, and it is of course possible that there are some other cases not recorded.

In the 62 households where women, boys or girls are the only earners there are 20 which have an external income, viz. 11 old age pensions, 5 army pensions, 3 employers' pensions and 1 an insurance allowance for a sick husband, and 3 others receive poor relief.

Of the 63 households where there is no earner there are 51 in which there are one or more pensions. Of these in 31 there are old age pensioners, whose income is supplemented by employers' pensions in 8 cases; there are 8 army pensions, 9 employers' pensions, 2 blind pensions (one in a family which also receives an old age and an employer's pension) and 2 receive sick insurance benefit.

[1] In 1920 there were 2,114 old age pensioners in Reading, which would yield 124 in a sample of 1 in 17. Since 1920 there must have been some increase, which would perhaps balance non-working-class pensioners.

TABLE XIII.

READING, 1913 AND 1924.

PERSONAL RESPONSIBILITY OF EARNERS FOR DEPENDANTS (LODGERS EXCLUDED).

Degree of Responsibility of Earners.	1913.		1924.	
	Male Earners over 20.	Female Earners over 18.	Male Earners over 20.	Female Earners over 18.
	Percentage of Earners.			
No responsibility	20	80¼	18¼	83¾
Partial responsibility for				
1 person	3	3½	2½	7
2 persons	½	2¼	¼	¼
3 ,,	—	—	—	—
Total responsibility for				
0 children, 1 adult	16½	5½	30½	2½
2 ,,	3¾	½	2¾	¼
3 ,,	—	—	¾	—
1 child 0 ,,	1¼	5	1¼	2¼
1 ,,	15¼	½	17	1¾
2 ,,	1¼	—	¾	—
2 children 0 ,,	1¼	—	¼	1¼
1 ,,	13¼	½	11¼	½
2 ,,	1	—	1½	—
3 ,, 0 ,,	1	¼	¼	¼
1 ,,	8¾	½	6¾	—
2 ,,	1	—	½	—
4 ,, 0 ,,	¾	—	—	—
1 ,,	5¼	½	3¼	—
2 ,,	—	—	¾	—
5 ,, 0 ,,	—	—	—	—
1 ,,	3	½	1	—
2 ,,	—	—	—	—
6 ,, 0 ,,	—	—	—	—
1 ,,	1¾	—	1	—
2 ,,	—	—	—	—
7 ,, 0 ,,	—	—	—	—
1 ,,	1	—	—	—
Total	100	100	100	100

Category of Earners.	Percentage in Earner's Category having					
	No	Partial	Full	No	Partial	Full
	responsibility.			responsibility.		
	1913.			1924.		
Sons under 20	92¾	7¼	—	96	2	2
,, over 20	82	18	—	83	11	6
Other men	9¼	1	89¼	7	1	92
Daughters under 18	97¼	2½	—	92½	2½	5
,, over 18	86¼	9¼	4¼	87	9	4
Other women	67¼	—	32¾	74¼	3½	22

CHAPTER VI.

BOLTON.

It is true that in South Lancashire along each main road town runs into town, even the hills succeeding but partially in defying urban expansion, yet, in spite of their general workadayness, to suppose these towns indistinguishable one from another is to fall into error. They are, in fact, notably conscious of their own individualities, and the differences soon begin to reveal themselves even to the stranger. Moreover, setting aside the impalpable variations of general atmosphere, economic and industrial circumstances give rise to differences concrete enough for the utter materialist. Hence it is most important to avoid drawing rash conclusions from one town about the rest, and in particular concerning the present inquiry to remember that investigations in some other of the towns would have resulted in pictures differing widely from that obtained in the Borough of Bolton.

Bolton, which was chosen for this inquiry because it was the subject of a similar survey in 1914, is comparatively favourably circumstanced. Not only does it spin almost exclusively the finer counts, and fine spinning is much less depressed than the other section of the cotton trade, but it possesses also well-developed bleaching, metal and engineering industries, while there are collieries very near in several directions. The bleaching and metal trades were both slack in the summer of 1924, but bleachers at least were in hopes of coming improvement, and were in some cases extending their works in anticipation. There was of course considerable unemployment and short-time in Bolton, but of the unemployed only a small minority were continuously so, far greater numbers being in employment

at one time and out at another. The housing shortage, while important and urgent enough, is not so acute as in some other places, and this is largely owing to the steady following of a moderate building scheme. The schools are good, the public libraries good, well organized, much used, and interesting and valuable developments are planned when the projected extension of the Town Hall takes place. There are numerous extensive parks, several large picture-houses, and the tramway services are good and cheap. This last fact is of considerable importance, as the borough is very extensive. Discriminations are often made between the Old Borough and the Outer Wards, which were taken in in 1899, but are still differently rated, and do indeed deserve the name! In some of the outlying wards houses are so scattered that an address may be very difficult, if not impossible, for a stranger to find.

Perhaps one is not justified in saying that Bolton suffers from its nearness to Manchester, for the resulting disadvantages are advantages when looked at from another point of view; but, however that may be, there is no doubt that some things are not so likely to develop in Bolton as one might otherwise expect in a city of its size. While trains run between Bolton and Manchester in twenty minutes, people will go from Bolton to Manchester for higher education, for medical specialists, to hear great musicians, to see art exhibitions, and so on. Also strangers will put up in Manchester rather than in Bolton, for if Manchester is not renowned for the accommodation it offers to the wayfarer, at least it shines as compared with Bolton.

Bolton is not beautiful. It makes no pretence of being other than a sober, prosperous industrial town, but it is not squalid except for a few slum districts, soon, we hope, to be cleared up, and this freedom alike from squalor and from pretension makes its plainness stimulating rather than depressing. The main streets are wide, and the hilly nature of the town lends them variety. The town hall is a good solid building, and when the extensions already planned in detail are made, it will be quite fine. The Corporation has also plans in hand for the improvement of the whole central

part of the town. In general, it may be said that the town goes sturdily ahead for what its public opinion sees as desirable, and while that opinion may not have as wide a scope as some idealists might desire, its activities are sound of their kind.

Before the war new dwelling-houses used to be built at a rate of at least 400 a year, but about 1,500 only had been built between the armistice and 1924. The number of houses built per acre has diminished, but the acreage built over per year has increased. Extension is going on mainly to east and west, but a little also to the north. Difficulty was experienced with the Government Subsidy schemes, as the dimensions prescribed, in particular the height of the rooms, were not regarded by the municipal authorities as at all satisfactory for a town so damp as Bolton, where operatives are bound to work in a humid atmosphere from the nature of the work alone, and need to dry their clothes when they reach home. A slight modification of the specification was, however, obtained.

Some back-to-back houses still exist, but their number has been under gradual reduction for many years, and the general average of rooms per person improved between 1911 and 1921. Numbers of privy middens remain, especially in the outlying wards, but these also are gradually vanishing, being replaced by water closets. Statistics of such improvements and of various aspects of health are published in the Medical Officer's annual report.

The Borough public health department, and the Bolton Guild of Help, both very systematically administered, reported that the period of this inquiry (June, 1924) was marked by no special features. Unemployment, continuing its previous tendency, showed a slight decrease as compared with the foregoing month.

There was far less difficulty in obtaining particulars from private families than might have been anticipated, and usually difficulties were with the better-to-do households, where the object of the investigation was occasionally misconceived. There was, however, one pitiful case of an old woman too ailing to give any information herself, which

had therefore to be sought from neighbours. We had the great advantage in this investigation of very varied helpers, so that a household closed to one might be open to another. Though Bolton is on the whole prosperous there were a few distressing examples of illness and accident, as also of very bad housing conditions. There was a family where one member had to go and sleep elsewhere because her bed had gone through the floor ! Scraps of information turned up now and then which might be diverting to a flippant mood, though not to those directly concerned. There was the grave-digger who had a daughter living with him who was prosecuting her husband a second time for bigamy. There were the tenant and landlord living next door to one another where, owing to a rent dispute, the landlord had unscrewed and removed the tenant's water-taps ! The most favourable approach to the family inter-rogated was generally found to be through the burning question of housing and rent, of which almost everyone was ready enough to talk.

In deciding on the sample to be taken, a total of 800 to 1,000 working-class households was aimed at and a factor was then selected to yield 1,200 houses of every kind. The factor obtained in Bolton was that of 1 in 36, so that every 36th address was marked throughout the voters' register. The number of addresses so obtained was 1,179, of which 898 were eventually retained and tabulated as working-class, containing 3,586 persons, of whom 8 were middle-class lodgers. We found no cases in Bolton of houses let in parts by the landlord to different tenants.

The 3,578 working-class persons so obtained represent 70 per cent. of the total persons to be expected in a sample of 1 in 36 of the whole town, which seems reasonable, and their distribution by sex and age corresponds roughly with the 1921 Census.

The children under 14 found in this inquiry represent 76 per cent. of those to be expected in a sample of the whole borough, and as one would expect a larger proportion of children than of adults to belong to the working class, the differing percentages seem natural. It is probable that in

this inquiry some children who were not yet 5 were stated to have reached that age, as also in 1914, but it must also be remembered that the proportion of children at different ages can and does change considerably in a few years.

BOLTON C.B.

PERCENTAGE DISTRIBUTION OF POPULATION.

	Census 1911.	Sample 1914.	Census 1921.	Sample 1924.
Children under 5 . .	10·2	9·3	7·8	7·3
,, 5–14 . . .	17·5	18·5	16·0	17·0
Boys, 14–16	1·9	2·0	1·9	2·2
Girls, 14–16	2·0	2·0	1·9	2·0
Males over 16 . . .	31·3	31·4·	33·0	34·7
Females ,, ,, . . .	37·0	36·7	39·4	36·8

The excess of adult males and defect of adult females in our sample require explanation. No obvious reason presents itself for the concealment of the presence of women in particular, and the preponderance of women is probably greater in the middle class, while it must be remembered that the section of working-class women who are domestic servants living in are excluded from our figures, and have no parallel among working-class men. Their inclusion might increase the women by $\frac{1}{2}$ per cent. of the whole population.

There has appeared of late an influx of Scotch workmen into Bolton, according to the impression of employers and the names on their books, which may perhaps explain the excess of men in our sample over those in 1921.

HOUSING.

No measurements of typical houses were made in 1914; both older and newer house-types are given in the table following. The smaller 1914 houses may be considered typical of the better working-class house. Old houses still predominate which have no baths, but their room-space is probably nearly as good.

K

BOLTON HOUSE TYPES.

	1914.					1924 (subsidized).	
	A (older)		B (newer)			Semi-detached.	In row.
	Large.	Small.	Large.	Small.	Small.		
	Approximate air space in cu. ft.						
Parlour	—	—	1,350	—	—	1,450	1,400
Living-room . . .	—	—	—	1,800	—	1,250	—
Kitchen	1,750	1,500	1,900	1,450	1,800	—	1,900
Scullery	1,450	1,250	650	—	1,450	500	650
Bedroom 1 . . .	1,100	1,500	1,600	1,700	1,700	1,250	1,600
,, 2 . . .	950	950	1,100	700	700	1,200	1,100
,, 3 . . .	600	—	—	—	—	500	—
Other space . . .	800–1,000	800–1,000	1,000–1,200	800–1,000	800–1,000	1,600	1,200
Total room space, including scullery .	5,800	5,200	6,600	5,600	5,600	6,100	6,650
	Area in square feet.						
Garden	130	110	150	140	140	2,300	150
Yard	260	220	220	290	290	—	250

While the results of the information as to house accommodation are much more satisfactory than in the 1914 inquiry, when tabulation was eventually only possible as to number of bedrooms, the data show that the 1924 tables must be used very cautiously.   The predominant type of house in Bolton is still two rooms down, two up, but the description and the use of those downstairs varies from household to household.   Sometimes they are called parlour and kitchen and sometimes kitchen and scullery, and the so-called scullery is sometimes evidently a living room.   Generally both rooms have kitchen ranges, and there are very few parlour grates.

It was decided for the purposes of this inquiry, as for the Census, that a scullery proper should not be counted as a room, but unfortunately opinions must have varied as to which were sculleries and which not, for the distribution of households according to number of rooms varies markedly between 1921 and 1924, while, as we all know to our cost that new houses grow up but slowly, there should be little difference.   Appearances also suggest that the procedure

was not identical in the 1911 and 1921 Censuses, as it is impossible that three-roomed houses should have more than doubled in number, and four- and five-roomed houses so considerably decreased, between these dates. The procedure as to lodgers was indeed changed, but this cause is too slight noticeably to diminish the discrepancy.

Noting that for all such investigations it is very expedient that a precise definition of a scullery should be established, we proceed to consider Tables I (below) and II (p. 141), bearing in mind that there is a tendency to understatement in the number of rooms, if not absolutely, at any rate as compared with other inquiries.

TABLE I.

BOLTON, 1924.

WORKING CLASS HOUSES CLASSIFIED ACCORDING TO NUMBER OF PERSONS AND NUMBER OF ROOMS (LODGERS INCLUDED).

No. of Rooms.	Number of Persons in House.													Totals.
	1	2	3	4	5	6	7	8	9	10	11	12	13	
	Number of Houses.													
1	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	4	5	3	1	2	—	—	—	—	—	—	—	—	15
3	19	113	94	95	61	34	34	13	7	3	4	—	—	477
4	5	57	48	50	25	18	14	5	2	1	1	1	—	227
5	3	31	41	33	23	14	8	8	4	2	1	—	1	169
6	—	1	1	2	2	1	—	—	—	—	—	—	—	7
7	—	—	—	—	1	—	—	1	—	—	—	—	—	2
8	—	—	—	—	—	—	—	1	—	—	—	—	—	1
Totals	31	207	187	181	114	67	56	28	13	6	6	1	1	898

Table I classifies the 898 working-class households according to the number of persons and of rooms, giving an average of 3·65 rooms per household and ·91 rooms per person. As no similar table could be made in 1914, no comparisons with that date can be drawn, but we may give percentage distributions of population accord-

ing to density of occupation in 1911 and 1921 according to the Census.

No. of rooms per person.	1911.	1921.	1924.	
	Percentage of total Population.		Percentage of working-class	
			Population.	Households.
Less than ·3	0·3	0·4	2	1
·3 and less than ·5 . .	7½	8½	14	7
·5 and less than 1 . .	47	43	43	33
1 or more	46	48	41	59

Some of the difference between 1921 and 1924 is due to exclusion of middle-class houses from the latter, which increases the density of occupation shown, but some is doubtless caused by the difference of procedure above-mentioned. Comparing 1911 with 1921, we may notice that while the percentage of population having one or more rooms per person has increased, so has that having less than one-half. The average number of rooms per head of population has improved, but the improvement has not benefited those most in need, for there are in fact a greater proportion in crowded conditions than before.

Table II classifies the 898 households according to number of equivalent adults and of rooms, reckoning children under 5 as ¼ adult, children of 5 and under 14 as ½, and girls of 14–16 and boys of 14–18 as ¾. Table III measures crowding and overcrowding for 1924.

In order to make comparisons with the 1914 inquiry, we must consider the number of persons and of equivalent adults against the number of bedrooms, a procedure which the great importance of sleeping accommodation would in any case justify. It must, however, be remembered that in the overcrowded houses it is highly probable that some-one sleeps in a living room. The two inquiries may be compared with confidence, as the distributions of house-holds according to the number of bedrooms agree very closely. Housing in Bolton differs very much in the Central and Outer Wards, so for 1924 separate figures for the two

TABLE II.

BOLTON, 1924.

WORKING-CLASS HOUSES CLASSIFIED ACCORDING TO NUMBER OF EQUIVALENT ADULTS AND NUMBER OF ROOMS (LODGERS INCLUDED).

No. of Rooms	Number of Equivalent Adults in House. Number of Houses.																																			Totals
	1	1¼	1½	2	2¼	2½	2¾	3	3¼	3½	3¾	4	4¼	4½	4¾	5	5¼	5½	5¾	6	6¼	6½	6¾	7	7¼	7½	7¾	8	8¼	8½	8¾	9	9¼	9½	9	
1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	4	—	1	4	1	2	1	1	—	—	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	15
3	20	1	1	112	19	25	31	60	22	20	18	43	15	11	15	15	12	3	7	4	3	5	4	2	2	1	1	—	—	—	—	—	—	—	—	477
4	5	1	2	54	5	11	10	39	5	6	9	29	10	9	6	9	—	2	4	5	5	1	1	—	2	1	1	1	—	—	—	—	—	—	—	227
5	2	1	—	32	4	5	6	32	5	6	5	19	5	1	5	13	3	2	2	5	2	2	3	1	2	1	1	1	2	3	—	1	—	1	—	169
6	—	—	1	—	—	—	—	1	—	1	—	2	—	—	—	—	—	—	—	1	—	—	—	—	—	—	—	—	—	—	1	—	—	—	—	7
7	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2	—	—	2
8	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
Totals	31	3	4	202	29	43	48	133	32	33	32	94	30	21	26	35	15	7	13	15	10	8	8	3	6	3	3	2	2	3	1	1	1	—	—	898

parts are given additionally. The less crowded condition of the Outer Borough is associated with higher rents.

No. of persons per bedroom.	1914.		1924.		1924.			
					Central.		Outer.	
	Percentage of		Percentage of		Percentage of		Percentage of	
	House-holds.	Per-sons.	House-holds.	Per-sons.	House-holds.	Per-sons.	House-holds.	Per-sons.
More than 4 . . .	1·8	3·9	2·2	5·3	3·1	7·3	1·0	2·6
More than 3 and not more than 4.	5·5	10·5	6·8	12·6	8·5	15·2	4·5	9·0
More than 2 and not more than 3.	19	28	16	23½	18	25½	14	21
Not more than 2 nor less than 1.	66	55	64	54	63	49	67	61
Less than 1 . . .	7½	3	10½	4½	7½	3	14	6½
Average persons per bed-room	1·76		1·71		1·85		1·54	
Percentage of bedrooms which are unoccupied	3·3		4·7		3·6		6·0	

These figures show the same tendency as those for persons and rooms in the Census, namely increasing proportions quite badly and quite well housed and a decreasing proportion between the extremes. Hence the slight improvement in the general average masks these two opposing tendencies. For the explanation of this we need search no farther than the housing shortage with its attendant immobility. When a family grows up and disperses, the diminished remnant does not move to a smaller house because there is no empty house to move to, and moreover very commonly they have bought the one they inhabit or are in process of doing so. Since the period of great financial strain is over they do not need to take in lodgers, and most naturally do not do so when disinclined. In fact, lodgers are sometimes taken in by households which, being at the most difficult period of maximum size, ought to have more than the whole house for themselves, but instead take in other people in order to decrease the burden of the rent. In most of the households with more than 2 persons per room, the overcrowding is due to the presence

TABLE III.

BOLTON, 1924.

CROWDING AND OVERCROWDING.

Persons to a Room.		Percentage of Households, 1924.	Percentage of Persons, 1924.
Over	Not over		
2	—	*8*	*16*
1	2	*33*	*43*
½	1	—	—
—	½	—	—

Equivalent Adults to a Room.		Percentage of Households, 1924.	Averages, 1924.	
Over	Not over			
1½	—	*11*	Rooms per household	3·65
1	1½	*23*	,, ,, person .	0·91
½	1	*51½*	,, ,, equiv.	
—	½	*14½*	adult .	1·08

of lodgers, and in a third of these the lodgers' payment is necessary, or almost necessary, and of those with more than 1½ equivalent adults per room, 10 households have lodgers and in 3 of these their payments are necessary, or almost necessary, to the family. Of the whole 79 households with lodgers, 13 are either still below the poverty line or only lifted from it by the lodgers' payments. One of our worst cases was of a family well able to pay for more accommodation, and most anxious to do so, but unable to obtain anything better. The wife and mother complained bitterly that she had to take down the beds when she wanted to clean the bedrooms because the congestion was so great.

RENT.

Rent has, however, become a smaller proportion of family expenditure than before. Table IV gives a classi-

fication according to rent (including rates) and number of rooms, and if we compare the rents with those of 1914, we have :—

	Decile.	Quartile.	Median.	Quartile.	Decile.
1914 . .	3/8	4/5	5/–	5/7	7/–
1924 . .	5/7	6/6	7/6	8/10	10/8

so that in general rents may be presumed to be half as much again as in 1914. In the many cases where the house was owned by the occupier, and where it was not possible to find out what the rent would be, the gross rental value per week was taken with rates superadded.

Table V throws further light on the importance of rent in family economics. It considers households according

TABLE IV.

BOLTON, 1924.

WORKING-CLASS HOUSES CLASSIFIED ACCORDING TO WEEKLY RENT (INCLUDING RATES) AND TO NUMBER OF ROOMS.

Weekly Rent.	Number of Rooms in House.							Totals.
	2	3	4	5	6	7	8	
	Number of Houses.							
Up to 3/10 .	1	7	1	—	—	—	—	9
3/11–4/10. .	8	19	3	1	—	—	—	31
4/11–5/10. .	5	63	11	3	—	—	—	82
5/11–6/10. .	1	152	36	5	—	—	—	194
6/11–7/10. .	—	130	51	23	—	—	—	204
7/11–8/10. .	—	69	62	31	2	—	—	164
8/11–9/10. .	—	21	37	16	1	1	—	76
9/11–10/10 .	—	15	16	30	—	—	—	61
10/11–11/10 .	—	—	5	14	—	—	—	19
11/11 and over	—	1	5	45	4	1	1	57
Not known .	—	—	—	1	—	—	—	1
Totals . . .	15	477	227	169	7	2	1	898
Median rent :								
1924. . .	4/7	6/10	8/2	10/2	—	—	—	7/7
1914. . .	Not known							

TABLE V.
BOLTON, 1924.

WORKING-CLASS FAMILIES CLASSIFIED ACCORDING TO FULL-TIME FAMILY INCOME AND NET RENT EXPENSE.

Net Rent Expense.	Income in Shillings per Week.																					Totals.
	Under 20	20 to 30	30 to 40	40 to 50	50 to 60	60 to 70	70 to 80	80 to 90	90 to 100	100 to 110	110 to 120	120 to 130	130 to 140	140 to 150	150 to 160	160 to 170	170 to 180	180 to 190	190 to 200	200 and over	Not known	
	Number of Families.																						
2/10 and under	2	1		1	1	1	1	1													1	7
2/11-3/10	5	1	4	3	1	5	1	2	1									1			2	21
3/11-4/10	4	2	4	6	5	12	8	14	2	4	2	4	1			1		2	1		3	50
4/11-5/10	3	3	2	7	15	16	9	13	7	4	3	6	1	5	2	1	2	3	2	3	2	93
5/11-6/10	1	5	5	13	30	27	24	17	14	22	9	6	1	6	5	7	4	1	2	5	8	186
6/11-7/10	1	1	4	13	28	23	23	15	14	7	12	10	2	3	5	6	4	3	2	2	10	193
7/11-8/10			1	7	18	9	15	18	11	10	6	1	6	4	7	4	3	1	1	3		158
8/11-9/10			3	5	5	8	12	7	4	3	3	1	7	3	2	3	2	1	2		3	71
9/11-10/10		1	4	1	1	2	1	3	3	4	1	3	2	3	1	1	1	1	1	2	1	53
10/11-11/10	1		3	1	1	2	1	2	1	1	1		2	1	2	1	2	1		3	1	17
11/11-12/10						7	1	1	1	1	1		1			1		1		1		15
12/11-13/10						1	2	2	1	2			2			1	1		1	1	4	14
13/11 and over		1		1		1		1	1				1		1	3	1			1	1	19
Not known						1																1
Totals	16	14	23	57	105	113	109	85	62	57	41	31	24	22	23	26	16	10	9	17	38	898
Median Rent Expense	4/2	5/7	6/1	6/10	6/11	7/9	7/5	7/8	7/6	6/10	7/6	7/10	8/3	7/10	7/8	7/8	8/7	6/8	8/10	8/6	—	7/4
Rent expense as percentage of income	—	22	17	15	12½	12	10	9	8	6½	7	6	6	5½	5	4	5	3¾	4	—	—	9

to weekly family income and net rent expense when deductions have been made for lodgers. Net rent expense naturally shows much the same increase as actual rent, viz. :—

	Decile.	Quartile.	Median.	Quartile.	Decile.
1914 .	. 3/4	4/1	4/10	5/9	7/1
1924 .	. 5/-	6/2	7/4	8/8	10/4

As would be expected with the housing rigidity, the formerly regular connection between net rent expense and income has now become much more haphazard, so that while median rents still show a tendency to increase with increasing income, the disturbances of the law seem more striking than the law itself. In the previous inquiry only full-time income was considered, as there was very little variation from it, but in this case it has been desirable to give the distribution of both income entries.

If we consider in the rough and ready way possible from the tables the proportion of households having rents as certain fractions of income, we have as follows :—

Net rent expense as fraction of family income.	1914. Percentage of house-holds.	1924. Percentage of households.	
		Based on last week's income.	Based on full-time income.
(a) more than about 20 per cent.	9	5	3
(b) ,, ,, ,, 10 ,,	66	44	40
(c) less than about 10 per cent.	25	45	50
(d) ,, ,, ,, 5 ,,	1	8	10

NOTE.—(a) is included in (b) and (d) in (c).

These percentages are not exact, and the proportion unaccounted for in them consists of families near the 10 per cent. border line whose position with respect to that line was not established.

But imperfect as they are, these figures show beyond doubt the diminished importance of rent in family expenditures. If we compare the incomes themselves with those in 1914, we have :—

	Decile.	Quartile.	Median.	Quartile.	Decile.
1914 . . .	21/6	29/6	40/–	54/–	75/–
1924 { Full time .	45/–	59/6	79/–	111/–	155/–
1924 { Last week .	41/–	56/–	76/–	105/–	146/–

Actual incomes have therefore a little less than doubled, full time incomes a little more than doubled, on the whole.

EARNERS AND DEPENDANTS.

Table VI shows the percentage distribution of families according to the earners and non-earners they contain. All non-earners are included even when in receipt of pensions. Table VII gives the average constituents of the family or household in 1914 and 1924, (a) excluding lodgers and also those families in which there is no earner, (b) including all main families occupying houses but excluding lodgers, (c) including all families and also lodgers.

Table VIII yields an opportunity for noticing the great variety of families in the inquiry as well as the incidence of dependent children in particular. As in the two previous tables, other non-earners are included whether pensioners or dependent on the earners. Girls of 14 to 16 and boys of 14 to 18 are counted as children.

This Table cannot be compared with that of the 1914 inquiry, for there the term " child " was used genealogically (including all ages) and the earning groups are not identical, but smaller comparable Tables are given below. The average number of dependent children per household has decreased from 1·07 to 1·04. The households with no dependent children have increased from just under to just over half of all, and the number with 6 or more children decreased from 1 to ½ per cent. Also a smaller proportion of the children are now dependent on a sole male earner.

The distribution of households among the various earning groups has also changed since 1914. The proportion in the groups " Man and children," and " Women the only adults," has diminished, and the group with " Miscellaneous earners including one man " has increased from 10½ to 15 per cent. No doubt these changes are largely an effect of the housing shortage, 3½ out of the 15 per cent. being cases of married sons or sons-in-law living with their working fathers, while

TABLE VI.

BOLTON, 1914 AND 1924.

WORKING-CLASS FAMILIES CLASSIFIED ACCORDING TO THE NUMBER OF EARNERS AND OF NON-EARNERS (LODGERS EXCLUDED).

A—1914

No. of Non-earners.	Number of Earners.							Totals.[1]
	0	1	2	3	4	5	6 or more	
	Percentage of Families.							
0	—	2½	5	1	½	—	—	9½
1	1½	15½	9½	5½	2	1	1	36
2	1	11½	5	3	1½	1	½	23
3	½	8½	2½	2	1½	½	—	15½
4	—	5	1½	1	½	½	—	9
5	—	2	1	1	½	—	—	4½
6 or more	—	1	½	½	½	—	—	3
Totals [1]	3	46	25	14	7	3½	1½	100

B—1924

No. of Non-earners.	Number of Earners.							Totals.[1]
	0	1	2	3	4	5	6 or more	
	Percentage of Families.							
0	—	2½	5	1	½	—	—	9
1	2½	18½	9½	5	2	—	—	37½
2	1½	10	6	3	1½	1	—	22½
3	½	7½	3½	2	1	1	—	16
4	—	3½	2	1	1	½	—	8½
5	—	1½	1	½	—	—	½	4
6 or more	—	2	—	—	½	—	—	2½
Totals [1]	4½	45½	27	13	6½	2½	1	100

[1] Since each entry is given correct to the nearest ⅛ per cent. the totals (also given with the same precision) do not always tally with the details.

there are also many cases of married sons who have imported their wives into their parents' families or daughters who have imported their husbands, when the father is a non-earner or dead. The diversity of these complex families is great, and it is often difficult to imagine how they can possibly fit into the room accommodation.

TABLE VII.

BOLTON, 1914 AND 1924.

AVERAGE FAMILY OR HOUSEHOLD.

Description of Member.	(a) Excluding Lodgers and also Families with no Earners.		(b) Excluding only Lodgers.		(c) Including Lodgers and all Families.	
	1914.	1924.	1914.	1924.	1914.	1924.
	Average Number per Family.					
Earners :						
Men (not sons of head) .	·82	·94	·79	·90	·85	·98
Sons over 18	·29	·27	·28	·25	·28	·25
Women (not daughters of head)	·20	·22	·19	·21	·21	·23
Daughters over 16 . . .	·38	·32	·37	·30	·37	·30
Lads and boys of 14 to 18	·14	·12	·14	·11	·14	·11
Girls of 14 to 16 . . .	·07	·05	·07	·05	·07	·05
Children under 14 . . .	·07	—	·07	—	·07	—
Total earners. . . .	1·97	1·92	1·91	1·83	1·99	1·92
Non-earners :						
Men (not sons of head) .	·05	·05	·06	·06	·07	·06
Sons over 18	·01	·01	·01	·01	·01	·01
Women (not daughters of head)	·84	·88	·85	·88	·86	·91
Daughters over 16 . . .	·05	·03	·05	·03	·05	·03
Lads and boys of 14 to 18	·01	·05	·01	·04	·01	·05
Girls of 14 to 16 . . .	·01	·03	·01	·03	·01	·03
Children of 5 to 14 . .	·69	·70	·67	·67	·68	·68
,, under 5 . . .	·38	·29	·37	·28	·37	·29
Total non-earners . .	2·05	2·03	2·04	2·01	2·06	2·06
Total family or household .	4·02	3·95	3·95	3·84	4·05	3·98

TABLE VIII.
BOLTON, 1924.

WORKING-CLASS FAMILIES (EXCLUDING LODGERS) CLASSIFIED ACCORDING TO EARNING GROUPS AND TO DEPENDENT CHILDREN[1] AND ADULTS.

No. of Dependants		Man and Children.				Man, Wife and Children.			Man, Father and Others.			Misc. incl. Man over 20.			Son over 20 the only Adult Male.				Women the only Adults.				No Adults.				No Earners.	Total Families.
Adults	Children[1]	1	2	3	4 or more	2	3	4 or more	2	3	4 or more	2	3	4 or more	1	2	3	4 or more	1	2	3	4	1	2	3	4		
												Number of Earners.																
														Number of Families.														
0	0	10	24	2								5			11	2	1	4	13	9	1		1	1			23	81
1	0	137	2							1		8	5	2	2	11	4	2	16	3	1		1				12	318
2	0	10								4		3				2	1	2	4	3	1	1						58
0	1	4	5	1	3					1						1	1											8
1	1	68	1	1								2	2	3		4	1		2	2	1	1	2	1			1	19
2	1	3	7	1	2				1	1		2	1			1	1		1								1	129
3	1	1										1																20
0	2	1										6																1
1	2	57	4	1					1			1								1								15
2	2	3			1				1	1	1			1		2	1		1		2		1	1			2	104
3	2																											10
0	3	28																										9
1	3	1	3	1	2				1	1		1	1															59
2	3																											7
0	4	11									1	1															2	4
1	4																											31
2	4																											3
0	5																											1
1	5	12											1															15
2	5																											1
0	6	1																										1
1	6	1																										2
0	7	1																										1
0	8																											1
Totals		**353**	**112**	**71**	**49**	**48**	**8**	**6**	**10**	**11**	**10**	**27**	**14**	**12**	**13**	**22**	**10**	**6**	**39**	**19**	**7**	**2**	**4**	**3**	**—**	**1**	**41**	**898**

[1] Dependent boys under 18 and girls under 16 are classified as children.

TABLE VIII—contd.

BOLTON, 1914 AND 1924.

WORKING-CLASS FAMILIES (EXCLUDING LODGERS) CLASSIFIED ACCORDING TO EARNING GROUPS AND TO DEPENDENT CHILDREN [1] AND ADULTS.

1914.					1924.			
Earning Groups.				No. of dependent Children.[1]	Earning Groups.			
No Man over 20 Earning.	Man over 20 and others Earning.	Man alone Earning.	All Groups.		All Groups.	Man alone Earning.	Man over 20 and others Earning.	No Man over 20 Earning.
Percentage of Families.					Percentage of Families.			
12·2	22·5	14·4	**49·1**	0	**51·8**	18·0	24·0	9·8
1·8	10·0	9·3	**21·1**	1	**18·8**	8·1	9·3	1·4
0·8	5·9	7·5	**14·2**	2	**14·4**	6·8	6·5	1·1
0·5	3·6	4·6	**8·7**	3	**8·4**	3·3	4·5	0·6
0·1	2·1	1·7	**3·9**	4	**4·2**	1·4	2·8	—
0·1	1·2	0·8	**2·1**	5	**1·9**	1·3	0·6	—
			0·7	6	**0·3**	0·2	0·1	—
—	0·5	0·4 {	**0·2** {	7	**0·1**	0·1	—	—
				8	**0·1**	0·1	—	—
15·5	45·9	38·5	**100·0**	Total	**100·0**	39·3	47·8	12·9
5½	47	47½	Percentages of dependent Children			45	50	5

[1] Dependent boys under 18 and girls under 16 are classified as children.

BOLTON, 1914 AND 1924.

PERCENTAGE DISTRIBUTION ACCORDING TO EARNING GROUPS.

Earners.	1914.	1924.
Man alone	39·1	39·3
Man and 1 child	11·5	12·5
Man and 2 children	8·7	7·9
Man and 3 or more children . . .	8·7	5·5
Man and wife	5·0	5·3
Man and wife and 1 child . . . . } ·9 {		·9
Man and wife and 2 or more children . }		·7
Miscellaneous, including man . . .	3·1	9·4
Sons over 20 only, men	7·3	5·7
Women only, adults	11·3	7·5
No adults	1·4	·9
No one	3·0	4·6

Even now, however, the simple families remain an over-whelming majority.

UNEMPLOYMENT.

In turning now from consideration of the constitution of the family to that of the adequacy of the family income, we must touch on unemployment, and examine the differences which it produces between the last week's income and full-time income.

The number of unemployed in Bolton was 6,200 at the beginning of July, 1924, the figures having been 6,400 for June and May, 7,200 for April, and 7,500 for March. Of the 6,200, 1,630 were women, 190 girls, 4,210 men, and 170 boys, whence we should expect, in working-class occupations, 1,550 adult women and 4,150 adult men. This would lead us to expect 117 men and 42 women in our sample, whereas we have 105 men and 16 women in the 898 households. It is probable that there are enough working-class men in households excluded as not working class to bring the total up very near to the expected number, but the women would probably still be only half the expected. Possibly some of the others are doing a little odd cleaning and are hence entered on the cards as employed, and some are entered as non-earners.

Only a small proportion of the unemployed remained so over long periods, and this was generally because they have retained no contact with individual employers. Many of these, becoming sick of unemployment, have set up for themselves, but in the majority of cases have failed to secure enough business and eventually drifted back to the Labour Exchange. The majority of the unemployed fell, however, within a quite different category. They had generally worked for a long time for some employer and would return to work as soon as his mill became busier. This group had only lately become unemployed and would soon have work again while other people might then be out. Between one and two thousand went back to work each week. There is a growing tendency in the mills not to engage married women.

In the juvenile labour market the demand exceeds the supply, for boys and girls are always wanted in the mills. As for most of them, however, it will inevitably prove a blind-alley employment, working-class parents incline not to send their children to the mills at once but to look round for something else. Boys and girls are going more into clerical work, for instance.

The demand for little piecers in the mills is in part met by numbers of boys who travel from Manchester and Salford every day, but the occupation is naturally no more satisfactory for them than for other boys, as a large proportion of them can never, with the existing occupation distribution, become spinners.

Relation to Minimum Standard.

The amount of surplus (or the reverse) of the family income over what is necessary for the maintenance of the family in question, is dealt with in Table IX. The scale adopted for the minimum standard was the same in Bolton as in the other towns, with the exception of fuel, which was reckoned at 2s. 8d. per week per family. The scale gives a standard varying, for different types of family, from 173 to 178 per cent. of the pre-war amount. The cost of living index for a large town for July 1, 1924, when rent has been excluded, is 175 per cent. of that for July, 1914, so that the scale adopted agrees very closely with the official measurement. Particular characteristics of the Bolton working class which bear on family expenditure are the Lancashire custom of wearing clogs, which are a comparatively long-lived form of footwear, and a strong prejudice for the best cuts of butcher's meat, and especially for pork. The fish and chip shops are said to be particularly good, as they provide the supper customary in the town.

The co-operative stores have large membership, and there are several clothing clubs, one of which in particular is very large and well organized.

Table IX gives us the amount of excess over or

TABLE IX.

BOLTON, 1924.

WORKING-CLASS FAMILIES (EXCLUDING LODGERS) CLASSIFIED ACCORDING TO THEIR POSITION RELATIVE TO THE MINIMUM STANDARD.

Difference from Standard in Shillings.	Last Week's Income. No. of Households.		Full Time Income. No. of Households.	
	Above.	Below.	Above.	Below.
100 and over	75	—	95	—
80 and under 100	56	—	57	—
60 ,, ,, 80	78	—	89	—
50 ,, ,, 60	81	—	88	—
40 ,, ,, 50	110	—	118	—
30 ,, ,, 40	116	1	122	—
20 ,, ,, 30	127	2	130	—
10 ,, ,, 20	99	9	88	3
5 ,, ,, 10	36	13	30	2
0 ,, ,, 5	32	17	20	13
Amount not known, but				
certainly	19	5	20	3
probably	12	—	13	—
Total	**841**	**47**	**870**	**21**
Marginal	10		7	

Position.	1914.		1924.			
			Last Week.		Full Time.	
	No. of Families.	Percentage.	No. of Families.	Percentage.	No. of Families.	Percentage.
Certainly above standard	3,212	88	829	93	857	95½
Probably ,, ,,	146	4	12	1	13	1½
Marginal	—	—	10	1	7	1
Probably below ,,	17	½	—	—	—	—
Certainly ,, ,,	269	7½	47	5	21	2
Totals	**3,644**	**100**	**898**	**100**	**898**	**100**

defect from the minimum standard we have now established, and if we compare with 1914 we have :—

	Decile.	Quartile.	Median.	Quartile.	Decile.
1914	1/9	3/8		26/–	
1924 {Full time	9–10s.	20–25s.	40–45s.	60–65s.	Over 100s.
{Last week	4–6s.	18–21s.	35–40s.	57–61s.	90–100s.

The families below in 1924 are 2 per cent. or 5 per cent. respectively of the total, as against 8 per cent. in 1914.

Among the 86 lodging units, there are 5 marginal cases and one certainly below, three of the marginal cases being due to unemployment, and two to smallness of pensions, and the " certainly below " case is that of a man with a dependent wife and an adult son who was ill.

PROPORTIONAL DISTRIBUTION OF FAMILIES IN POVERTY ACCORDING TO EARNING GROUPS.

Earning Groups.	1914.		1924.	
	Proportion of all below.	Percentage of all in group.	Proportion of all below.	Percentage of all in group.
Man alone earning . .	·48	5·9	·36	7·1
Man and others earning	·14	1·4	·07	1·4
No man earning . .	·39	14·6	·57	19·6

The actual number and proportion of individuals below the standard (including lodgers) are given in Table X.

It is obvious that although the proportion of persons in poverty has in each division decreased, the stress still falls most heavily upon the children, upon whom it is also to be most deplored.

That the principal causes of poverty of working-class households below the minimum standard have since 1914 changed in relative importance is seen from Table XII, which gives their percentage distribution according to cause as well as the absolute figures for 1924. Lodgers who fall below the standard are not included here, but are indicated in footnotes and have already been mentioned above.

TABLE X.

BOLTON, 1914 AND 1924.

PERCENTAGES OF PERSONS BELOW THE MINIMUM STANDARD AND
NUMBERS IN 1924 (LODGERS INCLUDED).

| | Percentage in each Category below Standard. | | | 1924. | | |
| | | 1924. | | Persons below. | | |
	1914.	Last Week.	Full Time.	Last Week.	Full Time.	Total Persons.
Earners :						
Men (over 18) . . .	3·3	2·6	0·6	29	7	1,110
Women (over 16) . .	4·6	1·3	0·8	6	4	474
Boys under 18 and girls under 16	7·1	4·1	1·4	6	2	145
All Earners . .	4·3	2·4	0·8	41	13	1,729
Non-Earners :						
Men (over 18) . . .	23·8	15	15	10	10	67
Women (over 16) . . .	8·0	4·7	2·0	40	17	844
Lads and boys 14 to 18, and girls 14 to 16 . .	—	4·4	1·5	3	1	68
Children, 5 to 14 . .	13·2	7·0	2·5	43	15	610
,, under 5 . .	14·5	7·3	1·2	19	3	260
All Non-Earners .	11·4	6·2	2·5	115	46	1,849
Earners and Non-Earners :						
Men (over 18)	4·7	3·3	1·5	39	17	1,177
Women (over 16) . .	6·7	3·5	1·6	46	21	1,318
Lads, boys and girls . .	6·6	5·1	2·3	9	3	213
Children under 14 . .	13·3	7·1	2·1	62	18	870
All persons . .	8·0	4·3	1·6	156	59	3,578

TABLE XI.

BOLTON, 1914 AND 1924.

POVERTY AND CONSTITUTION OF FAMILY (LODGERS EXCLUDED).

Families classified according to earning groups, number of dependent children (including lads boys and girls) and relation to standard.

Earning Group.	No. of Dependent Children.[1]	1914. Total Families.	1914. Families below Standard.	1924. Total Families.	1924. Families below Standard on Last Week's Income.	1924. Families below Standard on Full time Income.
Natural head alone earning	0	525	5	161	10	2
	1	338	9	73	2	—
	2	273	13	61	—	—
	3	168	37	30	1	—
	4	61	12	13	1	—
	5	28	11	12	4	1
	6	11	9	2	1	—
	7	1	1	1	1	1
	8	2	1	—	—	—
		1,407	98	353	20	4
Natural head and others of simple family alone earning	0	556	3	137	—	—
	1	297	1	57	1	—
	2	188	3	42	—	—
	3	118	3	31	1	—
	4	75	1	23	—	—
	5	42	5	3	1	—
	6	15	4	—	—	—
	7	3	2	—	—	—
	8	—	—	1	—	—
		1,294	22	294	3	
Other cases with at least one man over 20 earning	0	266	1	79	1	—
	1	69	1	26	1	1
	2	28	—	16	—	—
	3	13	—	9	1	—
	4	4	—	2	—	—
	5	1	—	2	—	—
	6	1	1	1	—	—
		382	3	135	3	1
Women, girls and males under 20 only earning	0	350	60	53	2	—
	1	62	19	11	1	1
	2	26	10	8	2	2
	3	16	9	3	—	—
	4	4	5	—	—	—
	5	4	4	—	—	—
		462	107	75	5	3
No one earning	0	96	50	35	12	12
	1	3	2	2	1	1
	2	2	1	2	—	—
	3	4	3	2	—	—
		105	56	41	13	13
Assembled earning groups	0	1,793	119	465	25	14
	1	769	32	169	6	3
	2	517	27	129	2	2
	3	319	52	75	3	—
	4	144	18	38	1	—
	5	75	20	17	5	1
	6	27	14	3	1	—
	7	4	3	1	1	1
	8	2	1	1	—	—
Grand Total		3,650	286	898	44	21

[1] Boys under 18, girls under 16.

TABLE XII.
BOLTON, 1914 AND 1924.
CAUSES OF POVERTY.

Cause.	Number of Families in Poverty.			Percentages of all Families in Poverty.	
	1924.			1924.	1914.
	On Full Week's Income.	Additional on Last Week's Income.	Total.		
Natural head dead or absent .	5	1	6	*13*	*35*
Ill or old	12 ¹	3	15 ¹	*34*	*17*
On strike	—	—	—	—	—
Short time	—	2	2	*5*	*6*
Unemployed	—	17 ²	17 ²	*39*	*3*
Natural head in full work :					
Subsidiary earner unemployed or ill	—	— ¹	— ¹	—	—
Wage insufficient for 3 children :					
Family 3 children or less	2	—	2	*4½*	*20*
Family more than 3 children	—	—	—	—	*9*
Wage sufficient for 3 children :					
Family more than 3 children	2	—	2	*4½*	*10*
Additional adults dependent	—	—	—	—	—
Total families in poverty . .	21	23	44	*100*	*100*
Total families	—	—	898	—	*3,650*

¹ Also one case among lodgers.
² Also four cases among lodgers.

RESPONSIBILITY FOR DEPENDANTS.

We come now, in Table XIII, to the final aspect of earners and dependants, that is, the classification of earners according to their own personal dependants. For this purpose, a man has been held totally responsible for his wife and children except any of them who are earning or pensioned. If the natural head of the family was dead or not earning, the responsibility for dependants has been shared among wife or widow and children. The adequacy of the man's

TABLE XIII.

BOLTON, 1914 AND 1924.

PERSONAL RESPONSIBILITY OF EARNERS FOR DEPENDANTS (LODGERS EXCLUDED).

Degree of Responsibility of Earners.	1914.		1924.	
	Male Earners over 20.	Female Earners over 18.	Male Earners over 20.	Female Earners over 18.
	Percentage of Earners.			
No responsibility	21·1	71½	23·5	77
Partial responsibility for				
1 person	4·5	12½	3·9	10¼
2 persons	1·4	3¾	0·9	2¼
3 ,,	0·6	2	0·3	1½
4 ,,	0·2	¾	0·1	1¼
5 ,,	0·1	—	—	—
Total responsibility for				
0 children 1 adult	24·4	4¼	28·8	3
2 ,,	2·1	1	1·9	1
3 ,,	0·1	—	0·3	—
1 child 0 ,,	1·7	:2¼	1·8	1¾
1 ,,	15·2	¾	12·7	1¼
2 ,,	0·9	—	0·8	—
3 ,,	0·1	—	0·1	—
2 children 0 ,,	1·1	1	1·7	¾
1 ,,	11·4	—	10·3	¼
2 ,,	0·5	—	0·3	—
3 ,,	0·1	—	—	—
3 ,, 0 ,,	0·3	¾	0·9	¼
1 ,,	7·4	¼	5·3	—
2 ,,	0·2	—	0·4	—
4 ,, 0 ,,	0·2	—	1·6	—
1 ,,	3·4	—	2·3	—
2 ,,	0·1	—	0·1	—
5 ,, 0 ,,	0·1	—	0·1	—
1 ,,	1·8	—	1·4	—
2 ,,	0·1	—	—	—
6 ,, 0 ,,	0·1	—	0·1	—
1 ,,	0·6	—	0·2	—
2 ,,	0·1	—	—	—
7 ,, 1 ,,	0·1	—	0·1	—
8 ,, 1 ,,	0·1	—	0·1	—
	100·0	100	100·0	100

Category of Earners.	Percentage in Earners' Category having					
	No	Partial	Total	No	Partial	Total
	responsibility.			responsibility.		
	1914.			1924.		
Sons 18–20	76	19	5	76	22	2
,, over 20	64¾	27	8¼	69	24	7
Other men	9¼	1½	89¼	14	1	85
Daughters 16–18	77	19	4	86¼	7¼	6
,, over 18	67¾	27	5¼	72¼	23	4½
Other women	75¼	7	17¼	81	9	10

earnings to support his proper dependants has not been considered, so that no responsibility has been supposed to rest on wife or children even if those earnings were insufficient, hence the proportion of women who actually had claims on them for the support of others will in fact have been larger than that which appears in this tabulation, and similarly to a lesser degree for sons. In 1914, the number of women with partial responsibility would have been increased by an eighth by the inclusion of those on whom responsibility fell owing to the inadequate wage of the man, but one would expect this source of responsibility to have decreased in importance by 1924.

This Table gives of course an instantaneous picture only, many others of these earners had before had children dependent or would have them later. On the other hand, of course, those who have them in this picture have them only for a certain number of years. In this Table lads, boys and girls have not been allowed any responsibility. There was in 1924 one family (out of the 898) where a girl between 14 and 16 was the sole earner with one child and one adult dependant. In 1914 in 19 out of 3,650 families, lads, boys and girls were the only earners where there were dependants. These 19 were as follows :—

	No. of Earners.		
No. of Dependants.	1	2	3
	No. of Families.		
0 children 1 adult . . .	6	1	1
2 ,, . . .	—	1	—
3 ,, . . .	1	—	—
1 child 1 ,, . . .	5	1	—
4 ,, . . .	1	—	—
2 children 2 ,, . . .	1	—	—
3 children 2 ,, . . .	—	1	—
Total families . . .	14	4	1

If we consider wages in different occupations according to their numerical importance in our sample, we begin with spinning. All earnings in the cotton industry are troublesome to ascertain because of the many causes of variation operating simultaneously—the size and number of machines tended, the fineness of the counts, the up-to-dateness of arrangement in the factory. Spinners proper (otherwise known as mule-tenters or self-actor minders) are always men, and the length of mules, the number of mules, and the fineness of counts spun vary not only from mill to mill but in the same mill. Our wage returns varied from 50s. at the lowest to 110s. at the highest ; the most common wage was 75s. or 77s., and the large majority of them were within 10s. of this. A wage under 60s. would be quite unusual, and we would put the tendency to under-statement (generally 10s. to 15s.) as affecting about one in four of the returns, which have therefore been corrected on our cards from knowledge of local conditions. The wages of ring-spinners, who are women, have even more troublesome variations between mills and in the same mill. Some ring-spinners have more machines than others and carrying a greater number of rings, so that it is possible for a ring-spinner of 15 years to earn 18s. and one of 18 to earn 15s. Wages generally range from 20s. to 40s., though beginners earn less, and quite a number of experienced hands earn more. Our records appear to be pretty accurate with regard to this group of workers. " Big piecers " (or piecers or side piecers) and " little piecers " are assistants to the mule spinners, and earn 18s. to 30s. and 15s. to 18s. respectively. In exceptional cases where the spinner and big piecer are working without a little piecer, they share his wage between them. Little piecers are boys, and big piecers older lads, but age is not in either case a reliable guide to wage. Doffing is a girls' occupation, at which they apparently earn from 12s. to 25s.

In the spinning occupations, as in those of the earlier processes (carding, etc.), there is uniform full-time because

of the unique degree of specialization in Bolton. The majority of the mills use Egyptian cotton and Sea Island cotton, both of them producing a fine strong yarn for which the demand is keen. It is the American section of the cotton industry which has been badly hit and was generally on half-time, but this has affected Bolton very little.

In the card room, besides the carders (foremen) who earn 66s. to 80s., the only group of men are the strippers and grinders, who earn 60s. to 75s. In each of these occupations we had considerable understatement. The women workers have a large variety of occupations, and unless they are novices usually earn from 30s. to 48s., though some exceed the latter. The wages of novices vary greatly, presumably according to the skill acquired.

The weaving section of the cotton industry was suffering from short time, which found expression sometimes in days off, but more often in fewer warps, and in the standing idle of some looms in a shed. The overlookers usually try to distribute the work equally among the operatives to the best of their ability. The wages earned vary with the number of looms a woman works and also with the width of the looms and the type of stuff she is making. The average per loom varies from 9s. 6d. to 11s. 3d. in various mills, 10s. or 10s. 6d. being most usual for the narrow looms, of which an adult woman will usually manage three or four. Very broad looms may average from 20s. to 40s. per loom, but of such looms no woman or even man has more than two, women being usually content with one. Weavers getting over 40s. are " doing very well," while to get over 45s. is very exceptional. Wages are commonly between 30s. and 40s. For winders the average is about 30s., but we have entries as low as 20s. and as high as 42s.

Metals and engineering form the most important group of occupations after cotton, and a complete account would necessitate a most troublesome study. At one time men were on uniform time-rates and full time was general, and even at the time of inquiry uniform day rates were set out in the Trade Union agreements which were applicable to Bolton on the following scale :—

Occupation.	Hours.	Wages.
Pattern maker.	47	60/–
Brass finisher	,,	56/–
Brass moulder (founder)	,,	61/–
Driller	,,	46/–
Iron planer	,,	56/–
,, ,, (in textile mills) . . .	,,	54/–
Moulder.	,,	61/–
Fitter	,,	58/–
,, (in textile mills)	,,	56/–
Turner	,,	56/–
Spindle and fly maker	,,	60/–

Piece rates with all sorts of bonus schemes have, how-
ever, crept in, and varying short-time systems have made
their contribution to the confusion. The Trade Unions
are supposed to have a guarantee that where piecework
obtains the workers shall earn at a rate not less than 33⅓
per cent. above day rates, but no such piece rates are as yet
strictly enforceable by the Unions. Some workers get
less than the piece-rate minimum, others where repetition
work is the main feature can get well above the minimum.
Moreover, a man may work 2, 3, 4, 5 or 6 days a week, he
may work full time one week and short time the next, or
some men may be kept on fairly good time over a long
period while others go short for just as long. And this is
quite apart from the short time practised by works as a
whole. However, although general wage-statements would
be hazardous, it was possible from local knowledge to check
individual wages.

With one large firm a good man working full time as a
turner or fitter would average 84s. and a moulder 90s.,
while the general average weekly wages in that firm in
those occupations would be 71s. 6d. and 77s. respectively.
Another firm has such a complicated wage system that
the workmen do not know the amount of their wages till
they receive them, and the pattern-makers there have an
equalization scheme among themselves which ensures

uniform wages.   Among workers in metals and engineering,
as with most other men, understatements of wages were
common.   It should be pointed out that this understate-
ment is sufficiently explained by the wife's ignorance ;   it
will seldom be consciously made with intent to mislead.

Foundrymen are a class quite apart from turners, fitters,
etc. ; their conditions are much worse, and their status not
far removed from that of labourers.   Most of them indeed
earn round about the 39s. minimum wage.

In coal-mining full time is exceptional ;   5 days a week
(standard days of 7 hours at the face) was usual, and there
were breaks when the pits went on 3 days a week.   A fair
average wage should be 45s., or perhaps slightly less.   Many
statements of 40s. were received, which are easily explained
by extra heavy charges for lamp dressing and tool sharpen-
ing, with perhaps also Trade Union fee deductions which
run to about 6d. per day.

Bleaching is the only industry of importance still to be
named.   In it short time and piece work create the same
difficulties as in engineering and metals.   Full time is quite
exceptional, and many workers do only 3 or even 2 days,
receiving unemployment pay for the rest of the week.   The
following are the agreed minimum rates for a 48-hour week
plus the cost of living wages payable for May to July, 1924.

WAGES IN BLEACHING WORKS.

Age.	Males.	Females.
14	21/1	17/6
15	23/1	19/6
16	28/2	23/10
17	30/2	25/10
18	37/6	31/11
18½	39/–	—
19	40/6	—
19½	42/–	—
20	43/6	—
20½	45/–	—
21	51/4	—

Wages are, of course, only paid proportionately to this scale according to the number of hours worked, and these agreed rates are not always paid, especially amongst unorganized sections of workers. In the case of piece workers the agreed minimum is fixed at 25 per cent. above the day work rates *plus* cost of living wage for all hours worked. Only a very small percentage of women and girls are employed on day work, but as generally speaking this industry has short time almost half each year the average wage is brought to a very low standard. It is impossible to assess satisfactorily the accuracy of the wage statements made to us from this industry, as the occupations have seldom been given with sufficient detail, but there is no reason to suppose that the accuracy differs much from that of other industries.

Wage statements in other smaller groups give an impression of greater accuracy than those in the main sections already dealt with.

The large and miscellaneous mass of labourers showed considerable variety. Outdoor and builders' labourers ranged from 52s. to 56s. for 48 hours, but while others too were at this level there were many at lower wages, even occasionally reaching the 39s. minimum above mentioned.

PENSIONS.

Of non-earners receiving pensions and therefore not dependent on earners there were :—

> 55 Old age pensions (5 of them in middle-class households).
>
> 25 Army pensioners (1 of them in a middle-class household).
>
> 2 Post Office pensions.
>
> 2 Police pensions, and
>
> 1 Trade Union pension.

Four households were receiving relief from the Bolton Parish, and two Poor Relief.

No account of a Lancashire cotton town could be allowed

to omit mention of holidays, and Bolton holiday-week, by actually occurring within the period of the inquiry, gave continual reminders of its existence. It was, however, carefully avoided in the actual card records, so that no abnormality should be produced in this account. Every Lancashire cotton town has a holiday week some time in the late spring or early summer, which is the great event of the year, and for which savings are strenuously accumulated. For Bolton Wakes week, 1924, nearly a quarter of a million pounds is known to have been accumulated among various savings clubs. In fairness one must point out that not all this mass of savings vanishes in one week's enjoyment at Blackpool or elsewhere. Not always taking the ephemeral form of a jaunt, indulgence may embody itself in a piano or a piece of furniture, and at worst some new clothing probably will remain when the fun is over. But whatever the method of spending, the fact that such savings were possible, and were higher than in any previous year, supports the conclusion that in spite of unemployment and short time the town of Bolton was comparatively prosperous.

CHAPTER VII.

STANLEY.

STANLEY, situated between Durham and Newcastle, is the centre of a busy coalfield. It has a much greater variety of shops than is usual in a mining township and is quite an important market centre for the people of neighbouring villages. Even so the proportion of non-colliery workers is very small, and they are mostly workers in distributive trades—food—clothing—railways. So far as coal is concerned there is good reason to think that both in the variety of its pits and of the proportion of coal exported, and in wages, Stanley is typical of the County of Durham.

Coal mining provides a wide range of skilled and unskilled work for men of all ages, and at the same time no opportunities for women's work. Where there is no other industry existing side by side with the mines, family life depends entirely on the one industry and is highly sensitive to unemployment and to variations in earnings. The table below shows that more than 90 per cent. of the male workers of more than 18 years of age are employed in or about coal mines.

MALE WAGE EARNERS IN A SAMPLE OF WORKING-CLASS HOUSEHOLDS
Boys and Youths.

Ages	14–16.	16–18.	18–20.	Totals.
Colliery workers . . .	30	60	42	132
Non-Colliery	6	13	4	23
Unemployed	—	—	—	10
				165

Men.

Colliery underground	562	
Colliery bank workers	118	
Non-Colliery workers	—	62
Not working (illness)	18 }	36
Not working (unemployed) . . .	18 }	
Not working (over 60 years) . .	—	38
Information not given	—	18

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The inquiry, here summarized, was carried out during the week March 30 to April 6, 1923, almost ten years after the first inquiry. The work was undertaken by local residents—members of the Workers' Educational Association.

The school attendance officers of Stanley keep for their own use a complete list of all houses and their occupiers, both those with children of school age and those without : the list is revised frequently and is kept by streets and sections of the urban district. A total of 603 separate houses was marked by taking every eighth in a continuous route through the list. Thus each district is proportionately represented in the sample, considered as a sample of houses. Where a house contained more than one family, a tenant and a sub-tenant, professing to be distinct families, the investigators filled in a card for each family. In the sample of houses 68 such houses were obtained containing 138 distinct families. The sample then contains 673 families.

The 1921 Census gives the following figures :—

Population	25,048
Separate dwellings	4,660
Separate families	5,275
Dwellings occupied by :—	
one family	4,106
two families	496
three or more families	57

The number of families per occupied dwelling is 1·13.

The corresponding figures for the sample and the reciprocal of the multiplier obtained by comparing them are :—

Population		8·29
Separate dwellings . .	603	7·73
Separate families . . .	673	7·84
Dwellings occupied by :—		
one family	535	
two families . . .	66	
three families . . .	2	
General factor of sampling		8·0

The number of families per occupied dwelling is 1·11.

Forty-four cards were set aside as not belonging to working-class households : they included shops and principal residents. In these cases very few details were asked for and it is probable that one or two cases of sub-tenants were omitted in them. The number of families per dwelling is also slightly reduced as a result of the new houses built and occupied since the Census of 1921. Also, some cases which would be counted by Census methods as two families appear as one family with lodgers not reckoned as separate families.

HOUSING.

The peculiarities of housing in the Durham coalfield had been pointed out in 1913, and the excessive overcrowding which obtained under the system of colliery houses was also well known. To this particular local disadvantage in housing, Stanley has now added its share of the national burden of house scarcity. In a total of 673 families in the sample 535 occupy a habitation of some kind without the annoyance of a second family, while 138 families share 68 houses. These totals include the 44 middle-class houses.

The free colliery houses number about one-third of the total and include a bigger proportion of two- and three-roomed houses than any other group. The rent allowance for workers who are entitled to live in free colliery houses or to receive the customary allowance, is now 10d. per shift worked, and payment is made where a rent book can be shown. In many cases married sons are living with parents rent free and so not receiving the rent allowance. The

commonest consideration however from sub-tenants is the payment of a half of the house rent, and the two families commonly share the living room. The sub-tenants are generally young married people with no children or with small families, who are then really paying rent for one bed-room and a share of the living room. The whole arrange-ment savours more of a generous sharing of unavoidably wretched conditions than of an attempt to make reasonable bargains of definite rent for definite accommodation. The conditions are of course often the more burdensome because men from the same house are on different shifts and this causes much domestic disturbance.

About 11 per cent. of the houses are now owned by the occupiers. In 1913 only 3 out of 202 were so owned, and the increase is doubtless due to the comparative insecurity of tenure of houses since the war. This insecurity is of course far worse where the houses are owned by the employer and where leaving the employment involves the giving up of the house. It is most improbable that all ' owned ' houses are yet owned outright by the people living in them : probably most carry with them payments to a Building Society as well as the rates. The repayments were not made the subject of inquiry. Tables I, II, and III sum-marize the housing facts.

Crowding, defined as more than one equivalent adult per room, is found to exist in more than 60 per cent. of the working-class houses visited. The percentage over-crowded is calculated for each type of house and is found to decrease from the smallest to the biggest. Of the two-roomed houses only a few occupied by old couples with no dependants are not overcrowded. In 1913 52 per cent. of the houses were overcrowded, and if house building had kept pace with population growth in the intervening 10 years (constitution of family and of houses remaining unchanged) the proportion should be about 50 per cent. for 1923. Actually the proportion is now 62½ per cent., and the part of population which has outgrown the rate of new building is collected mainly in 68 houses with sub-tenants. The total of working-class houses is 559, so that

TABLE I.

STANLEY, 1923.

WORKING-CLASS HOUSES CLASSIFIED ACCORDING TO NUMBER OF PERSONS AND NUMBER OF ROOMS (LODGERS INCLUDED).

No. of Rooms.	Number of Persons in House.														Totals.
	2	3	4	5	6	7	8	9	10	11	12	13	14	18	
	Number of Houses.														
2	11	28	17	17	20	3	5	1	—	1	—	—	—	—	103
3	16	42	47	52	38	15	12	4	2	4	—	1	—	—	233
4	12	27	31	20	27	22	11	10	4	2	1	1	—	—	168
5	3	5	8	5	1	7	3	6	2	3	—	2	1	1	47
6	—	—	—	1	1	—	2	1	—	1	—	—	—	—	6
7	—	—	—	—	—	—	—	1	—	—	—	—	—	—	
9	—	—	—	—	—	—	—	1	—	—	—	—	—	—	
Totals.	42	102	103	95	87	47	33	24	8	11	1	4	1	1	559

12 per cent. of the total houses (68 out of 559) contain the excessive population. The approximation of the numbers 62½–52 and 12 suggests that probably all the 68 houses are overcrowded and this was tested by tabulating the 68 separately in Table II ; the Table shows that only 4 out of 68 can be considered not overcrowded.

The overcrowding evil in Stanley appears therefore to divide itself into—

(a) The original burden of 52 per cent., of which the colliery houses contribute the greater part.

(b) An additional 10 or 12 per cent. due to the outrunning of building by population during the war period when new building and closure of old property were held up.

These figures give special force to the remarks of the Medical Officer of Health for Stanley in a Report for 1919.

" We seem to be living in an age when money is spent lavishly on the treatment of the disease itself when it could be spent more wisely on its prevention. Until the

TABLE II (a).

STANLEY, 1923.

WORKING-CLASS HOUSES CLASSIFIED ACCORDING TO NUMBER OF EQUIVALENT ADULTS AND NUMBER OF ROOMS (LODGERS INCLUDED).

No. of Rooms.	Number of Equivalent Adults.									Totals.	Percentage Over-crowded.
	Not over 2.	Over 2, not over 3.	Over 3, not over 4.	Over 4, not over 5.	Over 5, not over 6.	Over 6, not over 7.	Over 7, not over 8.	Over 8, not over 9.	Over 9, not over 10.		
	Number of Houses.										
2	11	42	21	18	8	2	1	—	—	103	89
3	18	66	65	49	22	9	2	2	—	233	64
4	11	34	42	35	23	11	7	4	1	168	48
5	3	6	8	6	7	7	3	3	4	47	50
6 or more	—	—	1	1	2	2	2	—	—	8	37
Totals	43	148	137	109	62	31	15	9	5	559	62½

TABLE II (b).

HOUSES WITH MORE THAN ONE FAMILY
(included in IIa).

No. of Rooms.	Number of Equivalent Adults.									Totals.
	Not over 2.	Over 2, not over 3.	Over 3, not over 4.	Over 4, not over 5.	Over 5, not over 6.	Over 6, not over 7.	Over 7, not over 8.	Over 8, not over 9.	Over 9, not over 10.	
	Number of Houses.									
2	—	—	—	7	4	2	—	—	—	13
3	—	—	—	7	5	4	2	1	—	19
4	—	—	1	5	6	3	4	—	2	21
5	—	—	—	3	—	4	2	2	2	13
6 or more	—	—	—	—	—	2	—	—	—	2
Total .	—	—	1	22	15	15	8	3	4	68

TABLE III.

STANLEY, 1913 AND 1923.

CROWDING AND OVERCROWDING.

Persons to a Room.		Percentage of Households.		Percentage of Persons.	
Over	Not over	1913.	1923.	1913.	1923.
2	—	17½	20	26½	30
1	2	47½	51	52½	53
½	1	29	26½	18½	16
—	½	6	2½	2½	1
		100	*100*	*100*	*100*

Equivalent Adults to a Room.		Percentage of Households.		Averages.	1913.	1923.
Over	Not over	1913.	1923.			
2	—	6	8½	Rooms per family house }	3·5	{ 3·0
1	2	46	54			{ 3·3
—	1	48	37½	Rooms per person	0·67	0·62
		100	*100*			

country insists on a standard of adequate accommodation, on a basis of compulsory limitation of numbers of occupiers, this overcrowding will persist with its attendant effects, however large the establishments may be." [1]

[1] Some change for the better appears to be taking place. A correspondent reports in May, 1925, as follows : " No colliery houses are being built under the old scheme in the County of Durham, so that ultimately the proportion of them in a sample will decrease. Some new collieries in the County are now trying a scheme which is similar to the Building Society method. Houses are built, and the worker's rent allowance plus an amount making a total of the rent for similar houses is deducted each week, and applied as a sinking fund enabling the worker to own his house in about 14 years."

The infantile mortality rate, which was 169 in 1913, was as low as 106 in 1917, but had increased to 136 in 1921.   This decrease has taken place in spite of the housing conditions and is due to other factors, viz. a child's welfare centre opened in 1916 increased its numbers on register from 250 in 1917 to 700 in 1921.   Such activities together with the housing statistics justify the remarks of the Medical Officer.

The very slight change in the accommodation of the houses appears also from the following figures.

HOUSES IN STANLEY.

Rooms.	1913.		1918.		1923.	
	Number. (sample).	Per-centage.	Number.	Per-centage.	Number. (sample).	Per-centage.
1 or 2	40	20	938	$18\frac{1}{2}$	103	$18\frac{1}{2}$
3	81	41	1,962	39	233	$41\frac{1}{2}$
4	61	31	1,413	28	168	30
5	7	$3\frac{1}{2}$	539	11	47	8
6	6	$3\frac{1}{2}$	133	3	8	$1\frac{1}{2}$
7	1	—	59 [1]	—	—	—
Totals . .	196	100	5,044	100	559	100

Column 1 gives the distribution in the 1913 sample.
Column 2 is taken from the M.O.H.'s report and is compiled from the Census of 1911 and corrected to 1918.
Column 3 is the distribution in the 1923 sample.

The Tables showing the distribution of rents and rooms and the median and quartile rents are given separately for working-class houses only, and the medians, etc., are found from the 300 houses for which rent is paid.   The median rent for the whole 300 is at about 9s. 6d. per week. The relation of this to the rent allowance is discussed later :

[1] 53 houses of more than 7 rooms are excluded as not working-class houses.

TABLE IV.

STANLEY.

WORKING-CLASS HOUSES CLASSIFIED ACCORDING TO WEEKLY RENT AND TO NUMBER OF ROOMS.

Weekly Rent + Rates.	Number of Rooms.					Totals.
	2	3	4	5	6 or more	
	Number of Houses.					
Colliery Houses . .	50	87	46	12	1	196
Occupier's Houses .	3	23	22	15	2	65
5s. and less than 6s.	5	—	1	—	—	6
6s. and less than 7s.	7	1	3	1	1	13
7s. and less than 8s.	20	31	9	1	—	61
8s. and less than 9s.	17	24	13	2	—	56
9s. and less than 10s.	—	41	23	1	—	65
10s. and less than 11s.	—	17	29	1	—	47
11s. and less than 12s.	—	9	8	3	—	20
12s. and less than 13s.	1	—	2	6	—	9
13s. and less than 14s.	—	—	12	—	—	12
14s. and less than 15s.	—	—	—	1	—	1
15s. and less than 16s.	—	—	—	3	2	5
16s. and less than 17s.	—	—	—	—	1	1
17s. and less than 18s.	—	—	—	1	—	1
18s. and less than 19s.	—	—	—	—	—	—
19s. and less than 20s.	—	—	—	—	—	—
20 and over . . .	—	—	—	—	1	1
Totals . .	103	233	168	47	8	559

SIZE OF HOUSES AND WEEKLY RENTS.

No. of Rooms.	Lower Quartile.	Median Rent.	Upper Quartile.	Total.
2	6/11	7/6	8/–	103
3	7/10	9/–	9/9	233
4	8/7	10/–	10/10	168
5	9/9	12/–	12/9	47
6 and 7	15/–	15/3	16/4	8

Number of rooms	. .	2	3	4	5	6
Median Rents per room	.	3/9	3/–	2/6	2/5	2/2

it is sufficient to notice that the maximum rent allowance of 5s. for 6 shifts work is below the lowest quartile for the worst kind of house by about 2s. per week.

FAMILY INCOME AND RENT.

In order to compare rents and incomes the families were first separated into two groups :—

(A) Families who occupy a house by themselves.

(B) Families who let or hire part of a house.

Each class is again subdivided into three sub-groups :—

(1) Those living in free colliery houses.

(2) Those paying weekly rent for a house.

(3) Those where the house belongs to the occupier.

The Tables are then described as A1, B2, etc., and Tables B are further subdivided into householders and sub-tenants. The whole group make up Table V.

One effect of this elaborate subdivision is that very small numbers are found in compartments of the Tables B, and this makes the medians for rents paid in each range of income extremely unstable.

The incomes tabulated are, for each class, the incomes after deduction of rent paid or rates paid weekly, also after deduction of weekly cost of coal in those cases where coal has to be bought, i.e. income available for family expenditure on all other things. The relation between rent and income in Tables A2 and B2 is obtained by adding the median rent to the median family income. In both Tables the proportion of income paid as rent is found to decrease as income increases. The proportions are generally smaller for each income range than those found in 1913 : this is probably an effect of the Rent Restrictions Act. Further interesting facts from the Tables are : (1) Of the houses for which at least 10s. per week rent is paid, 17 are each occupied by one family and 22 by more than one family; while in houses whose rent is less than 10s. per week, 25 are each occupied by more than one family and 236 by one family. A rent of 10s. per week is roughly the boundary between the older houses built before the war by private enterprise,

and the various types of house built since 1918 by the Co-operative Society and the public authorities. It appears that the higher rents of the new as compared with those of the older houses, together with the greater size and convenience of the new houses, compel many families to welcome sub-tenants even when the sub-tenants only make a contribution of from 4s. to 7s. towards the rent.

A second feature of Table V A2 is that in 1923 29 per cent. of the families with " disposable incomes " of 58s. or over paid a rent less than 8s., i.e. a rent covered to the extent of $\frac{5}{8}$ths by the rent allowance, while in 1913 the similar percentage of families with the corresponding " gross income " of 40s. and rent less than 4s. 10d. was only 7. Taking families with all sizes of income, 28 per cent. paid rents less than 8s. in 1923 and only 16 per cent. paid less than 4s. 10d. in 1913. Thus in 1923 there was the same proportion of families (i.e. between $\frac{1}{3}$ and $\frac{1}{4}$) among the more and among the less well-to-do who only supplemented their rent allowance from earnings by $\frac{3}{5}$ths of itself, while in 1913 nearly half of those with low incomes, but only $\frac{1}{14}$th of those with high, restricted their rent outlay to this extent. In this connection it should be mentioned that as in 1913 the rent allowance was 3s. and the median rent 5s. 9d., while in 1923 the rent allowance was 5s. and the median rent 9s. 6d., the rent allowance increased very nearly in the same proportion as median rent, and may therefore be supposed to represent the same value measured in accommodation.

It appears that while families living in the larger and more expensive houses frequently have to take in whole families as lodgers in order to pay the rent, other families which might easily pay the bigger rents are either unable to obtain bigger houses or in view of the relatively low rent allowance lack incentive to move. The families with large incomes are those with more than one wage-earner and are therefore large families, and so the outcome is that both the small houses and the larger ones are overcrowded.

In general there is not much correlation between income and rent. Any which might be expected is destroyed by the lack of mobility of families with regard to houses.

TABLE V.
STANLEY, 1923.
WORKING-CLASS HOUSES. NET INCOME AND RENT.

	Family Income (net). Shillings.																	
	Under 25/-	25 and under 30	30–34	34–38	38–42	42–46	46–50	50–54	54–58	58–62	62–66	66–70	70–80	80–90	90–100	Over 100	Unknown	Total
A 1. FREE HOUSES. ONE FAMILY.																		
Number	1	—	5	15	7	11	19	13	9	8	7	9	16	13	9	32	4	178
Median income	20/-	—	33/3	37/4	39/3	45/1	47/6	52/-	56/4	60/6	64/2	66/11	75/1	83/3	92/2	126/2	—	56/6
A 2. RENTED HOUSES. ONE FAMILY.																		
Weekly Rent (shillings.)																		
5 below 6																		4
6 „ 7																		10
7 „ 8																		58
8 „ 9																		48
9 „ 10																		56
10 „ 11																		42
11 „ 12																		17
12 „ 13																		4
13 „ 14																		8
14 „ 15																		—
15 „ 16																		3
16 „ 17																		—
Above 17																		1
Totals	4	35	22	26	26	16	11	17	16	16	6	4	13	8	6	18	7	251
Median rent	9/-	8/-	9/9	7/9	8/6	8/6	9/-	9/-	7/11	8/1	8/5	7/7	8/7	9/2	10/6	9/2	9/6	9/6
Median income	10/-	26/6	32/6	35/3	39/9	43/11	48/1	51/11	55/10	59/9	63/3	67/1	73/10	84/9	96/10	116/3	—	46/-
Rent as percentage of gross income	47	23	23	18	19	16	16	15	12	12	12	10	10	10	10	7	—	17
A 3. OWNED HOUSES. ONE FAMILY.																		
Number	3	2	1	1	6	8	3	5	3	4	—	4	7	7	3	5	3	62
Median income	15/9	27/6	33/3	36/2	38/9	44/5	49/1	52/5	56/11	61/-	—	67/8	73/6	87/8	92/5	104/-	—	58/-

TABLE V.—contd.

Weekly Rent / Income	Under 25.	25 and under 30.	30-34.	34-38.	38-42.	42-46.	46-50.	50-54.	54-58.	58-62.	62-66.	66-70.	70-80.	80-90.	90-100.	Over 100.	Un-known.	Totals.
B 1. FREE HOUSES. TWO OR THREE FAMILIES.																		
Householders— Number	1	—	—	—									3	2	2	3	—	19
Median income				37/3	41/9	42/3	47/2	53/3		58/1			73/9	87/-	98/6	114/2	—	70/-
Sub-tenants— Number	2	—	3	6	1		2	2	2		1						1	20
Median income			31/9	36/10	41/-		49/-	51/10	54/10		63/-							38/-
B 2. RENTED HOUSES. TWO OR THREE FAMILIES.																		
Householder.																		
Weekly Rent (shillings).																		
5 and below 7	1			1	1		1											4
7 " 9	1		2	3		1	1	1	1									12
9 " 10	1		2	2	1	1										1		9
10 " 11	1							1	1				1	1				5
11 " 12				1			1	1		1			1					5
12 " 13												1	1			1		3
13 " 14	1						1	1										4
14 " 15									1									1
15 " 16	1							1										2
16 " 17									1									1
Over 17																	1	1
Median rent	9/6		8/-	12/3	8/10	8/11	10/-	12/-	14/8	12/-	11/6	5/3	11/5	9/2		12/3	17/-	9/6
Median income	17/-		33/11	35/11	39/1	43/4	48/8	52/4	57/-	61/1	62/5	68/6	75/5	86/10		110/-	17/-	42/-
Rent as % of gross income	36		19	25	18	17	17	19	20	16	16	7	13	10		11		
Sub-tenants.																		
Less than 5	3	1		6	6	1	3		1							1		19
5-7	2	1	4	3	3	5	1	1	1	1						1		22
7-9			1															7
Median rent	4/6	6/-	6/-	6/2	5/1	4/9	4/3	7/-	8/-	5/-	4/-	4/-				8/-		4/6
Median income		28/-	32/3	36/2	44/8	47/9	52/5	55/10	60/-	64/-	64/-	68/10				109/-		55/10
Rent as % of gross income	18		16	14	11	10	8	11	13	9	6	6						
B 3. OWNED HOUSES. TWO FAMILIES.																		

Householder. Family Income.	Sub-tenant. Family Income.	Rent Paid.
44/5	38/8	4/6
49/6	35/7	5/-

Some of the relationships between income and rent are shown in the following Table :—

MEDIAN INCOMES OF FAMILIES OCCUPYING A HOUSE TO THEMSELVES.

	Actual Money received.	Rent Value.		Expenditure on Rent.	Disposable Income (after Rent paid).	Real Gross Income (including House Value).
		Included in Money received.	Otherwise acquired.			
In free houses (A1)	56/6	—	say 4/7	say 4/7	56/6	61/-
In rented houses (A2)	55/6	4/7	—	say 9/6	46/-	55/6
In owned houses (A3)	58/-	4/7	say 9/6	say 2/9[1]	55/3	65/-

Of the 240 families in A1 and A3 only 12 have disposable incomes of less than 34s. per week, while 55 of those in A2 (251 altogether) are below this sum. The families enumerated in A2 contain nearly all those where the chief wage-earner is dead and where the son or other supporter of the family is not entitled to either free house or coal. That is, this group includes cases where instead of adding 4s. 7d. to 46s., a sum equal to the median rent and coal should be added. The effect of these cases is twofold : they are moved downwards by the fact of not receiving rent allowance and they reduce the number who would, on account of having more than one wage-earner, be above the median value 56s. 6d.

The weekly income 56s. 6d. for families in Free Houses and for normal families in other houses appears to be a true representative value after applying the necessary correction to make the groups comparable with the Free House group.

The intensity of the overcrowding in Stanley houses has already been commented on, and especially the degree of the evil in the colliery houses. The Tables above seem to show that the housing evils are intimately bound up with the earnings of the Durham mining population and that until the two are separate there can be no improvement. The resolution that " no rent allowance be granted to any person who is offered a colliery house and refuses to accept

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[1] 2s. 9d. is the estimate for rates, which may be 2s. 6d. to 3s.

it " still holds good, but so long as houses are scarce and new Council houses command high rents, there is little danger of any workers refusing to accept. In effect the present arrangement is that workmen who refuse to accept in their turn a vacant colliery house, are allowed the usual 10*d*. per shift so long as their refusal does not leave a colliery house standing empty. The free house custom of Durham coalfield is not only a factor which creates overcrowding, it can also be used as a means of keeping down money incomes when it is rigidly applied.

Tables V, A and B, yield the following results for the distribution of incomes available for expenditure on all things except rent :—

Disposable Family Income.	Percentage of Total Working-class Households.
Less than 30s. per week	6 per cent.
,, ,, 42s. ,, ,, ...	33 ,, ,,
,, ,, 50s. ,, ,, ...	49 ,, ,,
,, ,, 70s. ,, ,, ...	73 ,, ,,
,, ,, 90s. ,, ,, ...	85 ,, ,,
,, ,, 100s. ,, ,, ...	88 ,, ,,
Over 100s. ,, ,, ...	10 ,, ,,
Not known	2 ,, ,,

For comparison with other places it is necessary to note that out of the family income tabulated above no provision has to be made in most cases for coal except in the lowest grade (incomes less than 30s.), nor in any case for rent.

The total population comprised in the sample of 673 households is 3,051. That enumerated in the 629 working-class families, after deducting the 44 non-working families together with 45 single lodgers and one lodger with a child, is 2,830.

Table VI affords a comparison between types of family in 1913 and 1923. In 1913 only 203 families were included and the percentages cannot be regarded as correct within ½. The distribution has changed very little in the ten years except that large families are a little scarcer.

EARNERS AND DEPENDANTS.

TABLE VI.

STANLEY, 1913 AND 1923.

WORKING-CLASS FAMILIES CLASSIFIED ACCORDING TO NUMBER OF EARNERS AND NON-EARNERS (LODGERS EXCLUDED).

No. of Non-Earners.	1913. Number of Earners.						Totals.
	0	1	2	3	4	5 or more	
	Percentage of Families.						
0	—	—	½	—	—	—	½
1	1	11	4	—	½	—	16½
2	2	20	3⅓	—	½	—	26
3	1	12½	3	1½	1½	½	20
4	1	10	1½	2	2	½	17
5 or more	1	9½	6½	1½	½	1	20
Totals .	6	63	19	5	5	2	100

No. of Non-Earners.	1923. Number of Earners.						Totals.
	0	1	2	3	4	5 or more	
	Percentage of Families.						
0	—	½	—	—	—	—	½
1	—	11½	4	2	½	—	18
2	1	17	6	1½	1	—	26½
3	2	13½	4½	2	½	½	23
4	½	9	4	1	1	—	15½
5 or more	—	9	4	2	½	1	16½
Totals .	3½	60½	22½	8½	3½	1½	100

In Table VII the average family is analysed. In 1923 there were per 100 families 2 more earners and 20 fewer dependants than in 1913, when lodgers are excluded.

The following points may be noted for 1923 (Table VII, Col. (b)).

1. In every 100 working-class families there are 152 earners and 298 dependants.

TABLE VII.
STANLEY, 1913 AND 1923.
AVERAGE FAMILY OR HOUSEHOLD.

Description of Member.	(a) Excluding Lodgers and also Families with no Earners.		(b) Excluding Lodgers only.		(c) Including Lodgers and all Families.	
	1913.	1923.	1913.	1923.	1913.	1923.
	Average Number per Family.					
Earners :—						
Men (not sons of head) .	0·94	0·94	0·88	0·90	1·00	0·97
Sons over 18	0·39	0·37	0·37	0·35	0·37	0·35
Women (not daughters of head)	0·03	0·01	0·03	0·01	0·03	0·01
Daughters over 16 . .	0·05	0·09	0·04	0·09	0·04	0·09
Boys 14 to 18 . . .	0·18	0·17	0·17	0·17	0·17	0·17
Girls 14 to 16	—	—	0·01	—	0·01	—
Children under 14 . . .	—	—	—	—	—	—
Total earners . . .	1·59	1·58	1·50	1·52	1·62	1·59
Non-earners :						
Men (not sons of head) .	0·07	0·05	0·10	0·06	0·10	0·06
Sons over 18	0·01	0·01	0·01	0·01	0·01	0·01
Women (not daughters of head)	0·96	1·00	0·96	1·00	0·96	1·00
Daughters over 16 . .	0·25	0·29	0·23	0·29	0·23	0·29
Boys 14 to 18 . .	0·03	0·04	0·03	0·04	0·03	0·04
Girls 14 to 16 . . .	0·10	0·11	0·10	0·12	0·10	0·12
Children 5 to 14 . . .	1·07	0·94	1·05	0·93	1·05	0·93
Children under 5 . . .	0·70	0·55	0·70	0·53	0·70	0·53
Total non-Earners . .	3·19	2·99	3·18	2·98	3·18	2·98
Total family or household .	4·78	4·57	4·68	4·50	4·80	4·57

2. There are 146 children of under 14 in every 100 families. (Census figure 164 per 100.)

3. Along with every 100 male heads of families (Col. (a)) there are 56 subsidiary male earners (in some cases replacing the natural head) and only 11 subsidiary female earners.

A separate count of women workers in the sample who might be considered available for employment (i.e. leaving one woman under 60 in each family) indicated that less than 60 out of 256 had regular employment of any kind. Thus if there were a local industry offering work for women it would be possible to multiply the employed females by four, and assuming that the employed and unemployed female workers are distributed equally through the sample the number of subsidiary women earners would increase to over 40 per 100 families.

TABLE VIII.—STANLEY, 1923.

WORKING-CLASS FAMILIES (EXCLUDING SINGLE LODGERS) CLASSIFIED ACCORDING TO EARNING GROUPS AND TO DEPENDENT CHILDREN[1] AND ADULTS.

1913.				Number of dependent Children.[1]	1923.			
Earning Groups.								
No Man over 20 Earning.	Man over 20 and others Earning.	Man alone Earning.	All Groups.		All Groups.	Man alone Earning.	Man over 20 and others. Earning.	No man over 20 Earning.
Percentages of Families.					Percentages of Families.			
4	9½	12	25½	0	29·9	12·0	14·9	3·0
1½	6	17	24½	1	23·6	15·2	7·6	0·8
1	4	13	18	2	21·6	12·4	7·3	1·9
½	5½	10	16	3	12·7	7·8	4·6	0·3
1½	1½	3	6	4	6·4	4·3	1·8	0·3
½	2½	3½	6½	5	3·2	2·2	1·0	—
½	1	1	2½	6	2·0	1·0	1·0	—
—	½	½	1	7	0.4	0·1	0·3	—
—	—	—	—	8	0·2	0·2	—	—
9½	30½	60	100	Totals	100	55·2	38·5	6·3
9	31	60	Percentages of dependent children.		61	35	4	

[1] Dependent boys under 18 and girls under 16 are classified as children.

TABLE VIII (continued).
STANLEY, 1923.

WORKING-CLASS FAMILIES (EXCLUDING SINGLE LODGERS) CLASSIFIED ACCORDING TO EARNING GROUPS AND TO DEPENDENT CHILDREN[1] AND ADULTS.

| Number of Dependants | | Earning Groups — Number of Earners | | | | | | | | | | | | | | | | | | No Earner | Total Families |
| Children[1] | Adults | Man and Children | | | | | | Man, Father and others | | | Miscellaneous including Man | | | Son over 20 the only Adult Male | | | | No Male Adult | | | |
		1	2	3	4	5	6	2	3	4	2	3	4	1	2	3	4	1	2	0	
0	0	1	1																		4
	1	58	21	10				1			2			8	2			1		1	112
	2	14	15	3							1			6	4	1		5	2	5	60
	3	1	4															2	1	2	9
	4																				3
1	0	83	13	2	1	1		1	1		1	1		1	2	4	1			3	105
	1	10	9	1							1			1			1	2	1	2	32
	2	3	3																		12
	3		1																		2
2	0	71	13	9	1	1		1	1	1	1	1	1	2	1	1	1	1	1	6	102
	1	6	5	1										2				1		2	22
	2	1	1	2																	20
3	0	43	11	5	1	1	1	1	1		1		1	1	1		1	1		1	62
	1	4	1	1	2																11
	2	2	1																		5
	3																				1
4	0	24	4	3	1	1	1										1	1		1	33
	1	2	3	1	1																6
	2																				2
5	0	11	4	1	1	1											1				16
	1	2	1																		3
6	0	5	1	2	1	1											1				8
	1		1	1																	2
	2		1																		2
7	0	1		1																	3
8	0	1																			1
Totals		**347**	**116**	**43**	**13**	**6**	**2**	**4**	**3**	**1**	**7**	**2**	**1**	**21**	**10**	**6**	**7**	**12**	**5**	**23**	**629**

[1] Dependent boys under 18 and girls under 16 are classified as children.

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In Table VIII detail is shown of the constitution of the 629 families (summarized from the Appendix, pp. 227–30). In 55 per cent. of the families in 1923 the man was sole earner ; in 31 per cent. there were one or more subsidiary earners ; in 7 per cent. the natural head was replaced by one or more grown sons ; in 3 per cent. women or children were the only earners, and in 4 per cent. there was no earner. In the lower part of the Table the change since 1913 is indicated ; the supplementary earning strength has increased in the ten years.

The particular group consisting of man, wife and three dependent children and no others occurs in only 43 out of 629 families. Both in 1913 and 1923 the families with no dependent children are more numerous than those with one, and the numbers fall regularly as one goes up the scale of children. There is a marked falling off since 1913 of families with more than 4 children.

Family Minimum Expenditure.

Scale of Expenditure of Family Income.

Food.—The minimum expenditure for an adult man engaged on moderately heavy work, and corrected for the general rise in prices over the period 1899–1913, was 3s. 9d. in 1913 on the basis of the calculations made by Rowntree. The New Standard was obtained by the addition of 9d. per week. The corresponding figures for Stanley in the spring of 1923 were obtained in the following way.

Stanley contains a flourishing Co-operative Retail Stores and branches of several multiple-shop companies. Prices of foodstuffs entering the Rowntree diets were obtained from the stores and from the biggest of the multiple-shops. These two probably have together more than a half of the total sales in Stanley : and variations between their prices were small and depended on slight dissimilarities in the articles sold. Where there was a difference the lower of the two was taken. The Rowntree Minimum Standard

for an adult man was then found to be 5s. 9d. per week. The addition of 9d. to form the New Standard in 1913 was the additional expense of sacrificing some of Rowntree's defined necessities in favour of a meat diet. The addition of 1s. 3d. per week towards the cost of such a diet in 1923 seemed to be not unreasonable. In 1913, the price of one pound of English beef was between 9d. and 1s. In Stanley the 1923 prices were in the shops:

English beef	.	.	. 1s. 5d. to 1s. 9d. per lb.
Frozen beef	.	.	. 7d. to 11d. ,,

while in the Saturday night market it was often possible to get English meat at about 1s. instead of 1s. 5d. per lb. Thus in terms of meat prices 1s. 3d. in Stanley, 1923, appears to correspond to the 9½d. for Stanley, 1913. The New Standard for Stanley in April, 1923, is thus 7s. per week for an adult man. The corresponding figures 4s. 6d. and 7s. for the New Standard show an increase in the period of only 55 per cent. In *Livelihood and Poverty* it is stated that prices in Stanley were 5 per cent. higher than in other towns, so that the increase is really only 50 per cent.

The *Ministry of Labour Gazette* index numbers for March, 1923, were as follows :—

Average percentage increase over July,			
1914 (cost of living)	.	.	. 74 per cent.
Retail food prices increase		.	. 68 ,, ,,

The Ministry figure is thus 18 points higher than the figures for the New Standard. A small part of the difference is due to the non-coincidence of the base years, but the greater part of it is due to the fact that the weighting of the commodities in the Rowntree Budget is one which is appropriate to a very poor family, while the Ministry figure for food is weighted on the basis of the 1904 working-class budgets.

The following are the complete figures for an adult man :—

	Rowntree's 1899 Costs.	Stanley, 1923.
	Pence.	Pence.
Potatoes	1·5	1·71
Bacon	3·38	5·68
Cheese	9·55	23·5
Margarine	·95	1·0
Oatmeal and gruel . .	6·15	9·0
Peas.	·9	1·25
Broth	1·0	1·5
Suet pudding	·76	2·0
Treacle	·31	·5
Tea	·26	3·5
Skimmed milk. . . .	3·0	2·0 [1]
Cocoa	·39	— [2]
Bread and dumpling .	10·74	18·0
	38·89	69·64
Food cost	3s. 3d.	5s. 9d.

Rowntree's figure corrected to 1913 for rise of prices is then 3s. 9d. per week.

The Rowntree Standard cost of 5s. 9d. was submitted to the authority responsible for feeding workhouse inmates in the county and was stated to be in close agreement with their costs per adult. Since children and adults were not completely separated, no very exact comparison was possible.

The cost of 7s. per week, on the "new" standard adopted in the sequel, is likely to be a little below the figure sought : it represents the commodities bought in the cheapest shop for the commodity at the time. No family budgets were collected, but it is well known that a very large proportion of people in the district bake their

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[1] Tinned.   [2] Replaced by increased quantity of tea.

own bread. Where free coal is obtained this represents a slight saving in the cost of food of about 3*d.* per adult. People baking at home commonly make 8 or 9 2-lb. loaves per stone of flour. The most commonly bought flour was 2*s.* 3*d.* per stone, say, 2*s.* 6*d.* cost of ingredients for 8 loaves, and coal free ; therefore 3¾*d.* is the cost per loaf. If cheaper flour were used the cost would be less than this, and the saving is probably about 1*d.* per loaf, i.e. about 3*d.* per week per adult.

Rent.—The amounts paid weekly for rent and rates were deducted from family income, so that all families might be directly compared with those living in colliery houses. Where the householder owned his own house an appropriate deduction was made for rates each week, either from figures given by the householder, or by taking a proportion of the median rent paid for houses of the same size as shown in Table IV.

Clothing and Sundries.—For an adult 1*s.* 3*d.* per week was allowed for clothing, and for children of school age 8*d.* each. The cost of the minimum necessary clothing for a miner at the prices charged by the Co-operative Stores would not be less than 100*s.* per year, but the cost to the workman near the poverty line, who cannot afford the heavy initial expense of Stores clothing, works out at about 1*s.* 6*d.* per week. In the 100*s.* cost at the Co-operative Stores are included for example working boots at 15*s.* 6*d.* per pair with repairs at 7*s.* per pair at least once a year, while in other shops boots cost 10*s.* In practice the cost of clothing will fall below 1*s.* 6*d.* per week, since much clothing is made at home in miners' families. The master of one workhouse clothed his inmates at rather less than 1*s.* per week, but since a miner is engaged on work which is more than usually damaging to clothing, 1*s.* per week is rather low. The proper figure lies between 1*s.* and 1*s.* 6*d.* per week, and so the round sum of 1*s.* 3*d.* per adult was adopted with 8*d.* for a school child. The expenditure on sundries was taken at 3*d.* per person, and an additional 6*d.* per family was added for lights.

Light.—When burning one light, families obtained 1½ hours light for 1*d.* (gas). Nine hours throughout the year per week is below normal consumption.

Fuel.—Most married householders who are more than 21 years of age receive free coals and use 4 or 5 cwt. per week—the quantity depending on the quality which is sent to them. Other families not entitled to free coals buy from their neighbours at prices which are from 8*s.* to 10*s.* per load of 15 cwt. An expenditure of 2*s.* per week is included for cost of coal to these families.

Accurate adjustment of weekly expenditure on clothing, sundries and light is not possible without the keeping of elaborate budgets relating to such expenditure. Conditions vary greatly from household to household : miners working in wet places will have a much larger minimum expenditure on boots than one working in a dry place. Moreover, a family which has two or more adults working on different shifts will have an expenditure much above the average for lights and possibly for fuel.

On the new standard for food the total minimum expenditure for certain typical families in April, 1923, was as shown below :—

	Food.	Light.	Clothing.	Sundries.	Total.
	s. d.	*d.*	*s. d.*	*s. d.*	*s. d.*
Man and wife . . .	12 8	6	2 6	0 6	16 2
Man, wife + 1 school child	16 2	6	3 2	0 9	20 7
,, ,, + 2 ,, ,,	19 8	6	3 10	1 0	25 0
,, ,, + 3 ,, ,,	23 2	6	4 6	1 3	29 5
Add for each man . .	7 0	—	1 3		8 6
,, ,, woman .	5 8	—	1 3		7 2
,, ,, girl . .	4 11	—	1 3		6 5
,, ,, lad . .	5 11½	—	1 3	0 3	7 5½
,, ,, boy . .	5 11½	—	1 3		7 5½
,, ,, school child	3 6	—	0 8		4 5
,, ,, infant . .	2 4	—	0 8		3 3
Old age pensioner . .	4 2	—	1 3		5 8

To the amounts in the last column, cost of fuel is to be added wherever free coal is not obtained.

FAMILY EARNINGS.

RATES OF WAGES OF MOST FREQUENT GRADES OF WORKERS.

	Minimum.	County average.
	s. d.	s. d.
Deputies and chargemen . . .	10 6	—
Fillers	8 7	—
Hewers	7 9½	8 10
Onsetters	8 3	—
Pony putters	7 2	7 11
Hand putters	7 9	8 10
Stonemen, piece	8 4	—
,, datal	8 0	—
Shifters	6 8½	—
Hauling engine man	8 2 to 8 7	—
Bank engine men	7 8	—
Winding engine men	10 6	—
Mechanic	8 9	—
Banksman	8 8	—
Bank hands and screeners . .	6 8½	—
Waste men	6 8½	—

All underground workers over 21 can have the subsistence wage of 6s. 8½d. per day. This wage applies to a large number of grades whose members are really labourers above and below ground. Putters under 21 years can only claim the minimum corresponding to their age.

The minimum for boys is the county average wage, viz. :—

Age.	Below Ground.		Above Ground.	
	s. d.	s. d.	s. d.	s. d.
14	2 7 to	2 8½	1 11 to	2 3
15	2 10½ ,,	3 2½	2 7 ,,	2 10½
16	3 4½ ,,	3 8	3 2½ ,,	3 5
17	4 0 ,,	4 4	3 10 ,,	4 2
18	4 10½ ,,	5 1½	4 4 ,,	4 10½
19	5 5 ,,	5 7	5 1½ ,,	5 5
20	5 9		5 9 ,,	6 1

The wages of hewers, putters and stonemen vary greatly from pit to pit and from man to man.

Most pits work three shifts so that over a period of six weeks hewers work 5, 6, 5, 6, 5, 5 shifts for 6 weeks or 5½ shifts each week on an average. Some few workers obtain a steady 11 shifts per fortnight, i.e. 5½ shifts. Datal men, that is chiefly shifters, stonemen, bank hands and engine men, work 6 shifts per week. The 5⅓ shifts applies to hewers, putters and some deputies.

A miner receives in addition, if married, a free house or an allowance of 10d. per shift towards his rent, together with free coal.

A married miner has a variable sum deducted as " Off takes." These amount to a sum of 9d. to 1s. per shift. At the time of inquiry the following were most frequent items :—

	s.	d.
Health and Unemployment Insurance . .	1	2
Permanent Relief Fund	0	8
Infirmary. Aged Miners' Relief . . .	0	2
Doctor	0	6
Check Weighman and Pick Sharpening (Hewers only) . . . . . 10d. to	1	0
Water (people in colliery houses) . . .	0	6
Trade Union County Levy, 6d. in the £1.		
Candles or lamp oil for workers in one pit .	0	8

Not all these are paid by every man, though some men in middle age and least able to afford so much do pay away up to 6s. per week in these necessary and customary items. A sum of 3s. 11d. (4s. 5d. in colliery houses) has been deducted for hewers and a sum of 2s. 10d. to 3s. 6d. for other workers as seemed suitable.

The Table opposite gives the gross weekly wages, for a nominal week, of 699 workers included in the 1923 investigation.

30 per cent. receive less than 41s. per week.
31 „   „   „   between 41s. and 49s.
23 „   „   „   „   49s. and 60s.
16 „   „   ..   over 60s.

FULL-TIME MONEY WAGES OF ADULT MALES. ALL TRADES.

Normal Weekly Wage.	Married House-holders.	Other Men over 20 years.	All.	Last Column as Per-centage.
1923.				
Below 35s.	2	19	21	} 6
35s. to 37s.	1	9	10	
37s. ,, 39s.	4	7	11	
39s. ,, 41s.	116	52	168	24
41s. ,, 43s.	102	10	112	16
43s. ,, 45s.	26	19	45	} 15
45s. ,, 47s.	19	6	25	
47s. ,, 49s.	26	8	34	
49s. ,, 51s.	36	10	46	} 23
51s. ,, 55s.	63	10	73	
55s. ,, 60s.	37	7	44	
60s. ,, 65s.	42	6	48	} 12
65s. ,, 70s.	34	4	38	
70s. ,, 80s.	14	3	17	} 4
Over 80s.	7	—	7	
Totals	529	170	699	100
Approximate average .	49s. 6d.	44s.	48s.	—
Totals	165	82	247	—
Approximate average .	35s.	30s.	31s.	—

In addition married householders receive the allowance of 4s. 6d. per week or a free house, together with free coal.

The increase since 1913 is only 40 or 50 per cent.

FAMILY INCOME.

In computing family income Poor Relief was excluded, but permanent relief and unemployment pay are included, since contributions to these are deducted as weekly offtakes from the normal family's income. Lodgers normally pay

24s. to 28s. per week, and of this 6s. is allowed as " other sources of income to the family." Householders who have whole families as tenants add the rent received from them to their incomes. The Free House group have an income which is free from disbursements on rent and coal after the deductions for off-takes. All other families have had the rent paid together with the off-takes deducted in order to obtain " disposable income."

The results are shown in Table V and on pp. 180–1.

RELATION TO POVERTY LINE.

For each family the appropriate minimum expenditure (based on figures given above) on food, clothing, sundries and light was deducted from the free income obtained. The results appear in Tables IX, X, XI, XII.

TABLE IX.
STANLEY, 1923.
WORKING-CLASS FAMILIES (EXCLUDING LODGERS) CLASSIFIED ACCORDING TO POSITION RELATIVE TO THE MINIMUM STANDARD.

Difference from Standard in shillings.	Income in Week of Investigation.		
	Above.	Below.	
		All.	Of which due to Unemployment.
100 and over	7	—	—
80 and under 100	17	—	—
60 ,, ,, 80	39	—	—
50 ,, ,, 60	28	—	—
40 ,, ,, 50	57	2	—
30 ,, ,, 40	76	2	—
20 ,, ,, 30	127	5	—
10 ,, ,, 20	140	11	(2)
5 ,, ,, 10	44	16	(4)
0 ,, ,, 5	29	10	(1)
Amount not known . . .	18	1	—
Totals . . .	582	47	(7)
	629		

TABLE X.

STANLEY, 1913 AND 1923.

PERCENTAGES OF PERSONS BELOW THE MINIMUM STANDARD AND
NUMBERS IN 1923 (LODGERS INCLUDED).

	Percentage in each Category below Standard.			Persons below Standard.	Total persons.
	1913.	1923.		1923.[1]	1923.
		Special Week.	Full Week.		
Earners :					
Men	*1·0*	*3·0*	*2·0*	25	836
Women	*27·0*	*7·0*	*7·0*	4	57
Boys under 18 and girls under 16 . .	*11·0*	*6½*	—	7	109
Total	*3·6*	*3·6*	—	36	1,002
Non-earners :					
Men	*27·0*	*12·0*	—	5	41
Women	*4·0*	*6·7*	—	54	811
Boys 14–18, and girls 14–16.	—	*12·0*	—	12	99
Children 5–14 . . .	*12·0*	*12·0*	—	69	587
Children 0–5 . . .	*6·0*	*9·0*	—	31	337
Total	*7·5*	*9·1*	—	171	1,875
Earners and non-earners :					
Men	*3·5*	*3·4*	—	30	877
Women	*5·0*	*6·7*	—	58	868
Lads, boys and girls .	*6·5*	*9·1*	—	19	208
Children under 14 .	*9·3*	*10·8*	—	100	924
All persons. . . .	*6·1*	*7·2*	—	207	2,877

[1] Unemployment accounts among these for 8 men earners, 7 women non-earners, 8 children above and 7 below 5 years. If these are omitted the percentage in the last column is 6·1 as in 1913.

TABLE XI.
STANLEY, 1913 AND 1923.
POVERTY AND CONSTITUTION OF FAMILY (LODGERS EXCLUDED).

Families classified according to earning groups, number of dependent children and relation to minimum standard.

Earning Group.	No. of Dependent Children.[1]	1913 Total Families.	1913 Families below Standard.	1923 Total Families.	1923 Below Standard Full Time.	1923 Below Standard Additional Unemployed.
Natural head alone earning	0	24	—	75	—	1
	1	35	—	96	2	2
	2	25	—	78	—	1
	3	20	—	49	3	—
	4	6	—	27	4	2
	5	7	2	14	4	—
	6	2	—	6	1	—
	7	1	—	1	1	—
	8	—	—	1	1	—
		120	2	347	16	6
Natural head and others of simple family alone earning	0	10	—	59	—	—
	1	9	—	34	—	—
	2	5	—	38	1	—
	3	11	—	23	—	1
	4	2	—	12	—	—
	5	4	—	6	—	—
	6	2	—	6	—	—
	7	1	—	2	—	—
		44	0	180	1	1
Other cases with at least one man over 20 earning	0	10	1	35	—	—
	1	2	—	14	—	—
	2	5	—	8	—	—
	3	1	—	5	—	—
	4	1	—	—	—	—
	5	1	—	—	—	—
		20	1	62	0	0
Women, girls or males under 20 only earning	0	3	—	11	4	—
	1	1	1	—	—	—
	2	—	—	4	2	—
	3	—	—	1	—	—
	4	2	2	—	—	—
	5	—	—	1	1	—
	6	1	1	—	—	—
		7	4	17	7	0
No one earning . . .	0	5	2	8	6	—
	1	2	—	5	2	—
	2	2	—	8	8	—
	3	1	—	1	—	—
	4	1	1	1	—	—
	5	1	1	—	—	—
		12	4	23	16	0
Assembled earning groups	0	52	3	188	10	1
	1	49	1	149	4	2
	2	37	—	136	11	1
	3	33	—	79	3	1
	4	12	3	41	5	2
	5	13	3	20	4	—
	6	5	1	12	1	—
	7	2	—	3	1	—
	8	—	—	1	1	—
Grand total . .		203	11	629	40	7

[1] Girls under 16 and boys under 18 if not earning.

TABLE XII.

STANLEY, 1913 AND 1923.
CAUSES OF POVERTY.

Number of Families in Poverty.

	1923.			1913.
	On Full Week's Income.	Additional on Special Week's Income.	Total.	Total.
Natural head dead or absent.	18	—	18	2
,, ,, ill or old . .	7	—	7	6
,, ,, unemployed .	—	7	7	—
Natural head in full work : Wage insufficient for 3 children :				
Family 3 or less . . .	1	—	1	1
Family 4 or more. . .	—	—	—	1
Wage sufficient for 3 :				
Family 4 or more. . .	14	—	14	1
Total families in poverty . .	40	7	47	11
Total families	—	—	629	203

In April, 1923, 7½ per cent. of the families and nearly the same percentage of the persons were below the minimum standard. If the 7 families in which poverty was caused by unemployment in the week in question are excluded, the percentages are reduced to 6½, and then are practically the same in total and detail as in 1913. In spite of the reduction in the relative number of children in the district, there had been no improvement in the ten years as a whole. The proportion of children living in households in which the wages were insufficient at full ordinary work was still 1 in 11.

In Table XI it is seen that there has been some change in the incidence of poverty, but the numbers concerned are so small that no generalization can be made. It is

still the case that where a man is assisted by any member of his family the joint wages are sufficient.

From Tables XI and XII it may be deduced that, of the families in which a man was earning, 2½ per cent. were in poverty in 1923, 1½ per cent. in 1913 ; neither the numbers nor the change are of much importance, for it can hardly

TABLE XIII.

STANLEY, 1913 AND 1923.

PERSONAL RESPONSIBILITY OF MALE EARNERS FOR DEPENDANTS
(LODGERS INCLUDED).

Degree of Reponsibility of Earners.	Male Earners over 20 years.	
	1913.	1923.
	Percentage of Earners.	
No responsibility	27	22
Partial responsibility for—		
1 Person	—	1
2 ,, ...	1½	2
3 ,, ...	1½	1
4 or more	2	1
Total responsibility for—		
0 children,[1] 1 adult	11½	14
2 or 3 adults	3¼	6
1 child, 1 adult	14	13½
2 or 3 adults	3	4¼
2 children, 0 or 1 adult	10½	13
2 or 3 adults	2½	2½
3 children, 1 adult	9½	8
2, 3 or 4 adults . . .	2½	2
4 children, 1 adult	2	4
2 or 3 adults	1	1
5 children, 1, 2 or 3 adults . . .	5	2½
6 children, 1, 2 or 3 adults . . .	2	1½
7 children, 1 adult	1	} ¾
8 children, 1 adult	—	
Total	100	100

[1] Boys under 18 and girls under 16 counted as children if dependent.

be expected that every man is efficient and able at all times to get adequately remunerative employment. The principal change is in the increase in the absolute and relative numbers in poverty because of the death of the father or husband. In 7 of the 18 families concerned one or more boys or girls are earning ; 9 receive Poor Relief ; 4 take in lodgers ; only one receives a war pension, and one receives compensation for accident.

Table XIII is inserted to afford comparability with the other towns and calls for no special comment. No columns are given for women because the number employed is practically negligible.

CHANGES SINCE 1923.

The Tables and report so far given refer to April, 1923, and it is necessary to consider whether they are applicable to the summer of 1924, the date to which the reports on the other towns refer. Supplementary inquiries have therefore been made on the course of wages, prices and employment during the two years subsequent to the first investigation. A good deal depends on whether we take as the comparative date a period before or after the middle of July, 1924, for in the third week of that month unemployment suddenly increased, with the general falling off in the exportation of coal.

BEGINNING OF JULY, 1924.

The cost of living in Stanley was practically the same in July, 1924, as in April, 1923, the local changes in prices balancing one another. The " subsistence " or minimum wage paid to underground workers had risen 10 per cent., but the County average had fallen 5 per cent. The number of men receiving unemployment benefit at the Stanley Employment Exchange was 504 on April 3, 1923, 401 on July 7, 1924, and 570 on July 14, 1924.

We may therefore regard all that has been said as transferable from April, 1923, to early in July, 1924.

APRIL, 1925.

Prices have risen 6 per cent. The subsistence wage is unchanged and remains at 7s. 6½d. per shift ; it is this wage that is important in consideration of the relation to the poverty line. The " county average " wage has fallen to a small percentage below the level of April, 1923, and the higher wages are therefore less than in 1923. Unemployment, which rose on July 21, 1924, to 2,100 men receiving benefit at Stanley, being 12 per cent. of all insured men, has remained at that figure as an approximate average ever since, with weekly fluctuations from 700 to 3,300 according as one or more mines closed down. The proportion of unemployed, 12 per cent., applies not only to the Stanley Exchange as a whole, but also to the region included in the sample, which forms only part of the Exchange area.

This proportion is applicable to the bulk of the men included in the sample, since most of them lose one week's work in eight.

When at work 5⅓ shifts weekly are made, and at the subsistence wage 40s. is obtained. Averaged over 8 weeks, together with 20s. insurance, this gives 37s. 6d. At present prices, and after allowance for compulsory reductions this, in a rent-free house, is the minimum for a man, wife and three children or four young children.

It is not practicable to estimate the earnings individually after two years' interval. A rough estimate may be made of the additional number below the poverty line by assuming that if a man, sole earner for the household, with a family of more than three children or three children and an additional adult besides his wife, had less than 10s. margin in 1923, he came below the line in 1925. Seventeen families were in this position, including 20 men over 20 years, 22 women over 16, 67 children under 14, and 13 older children, 122 persons in all. This inclusion raises the percentage of families in poverty from 7½ to 10, and the percentage of persons from 7¼ to 11½ per cent. A change of this kind has not improbably taken place.

APPENDIX.

TABULATION OF ALL WORKING-CLASS FAMILIES AND
LODGERS IN DETAIL ACCORDING TO THE NUMBER, AGE
GROUP AND SEX OF EARNERS AND DEPENDANTS

Symbols :
y	man over 70 years.
m	man between 18 and 70 years, not classified as son
s'	son, living with parent, over 20 years
s	,, ,, ,, 18 to 20 years
l	lad, 16 to 18 years
b	boy, 14 to 16 years
z	woman over 70 years
w	wife or widow, under 70
d'	unmarried daughter, living with parent, over 18 years
d	,, ,, ,, ,, 16 to 18 years
f	other woman over 16 and under 70
g	girl, 14 to 16 years
sc	boy or girl, 5 to 14 years
in	,, ,, under 5 years

Letters in italics signify that the person was in receipt of a pension ; in Stanley, however, pensioners are not distinguished in the Appendix. A suffix, such as in sc_3, signifies that the entry is to be repeated. E.g., m s' l—w sc_2 in, means a family in which a man, a son over 20 and another between 16 and 18 were earning, and that his wife, two children of school age, and an infant, were the other members.

In each half of the page, the first column of symbols refers to earners, the second to non-earners ; the third column (consisting of figures) gives the number of each type of household found in the sample, the fourth and last column the number of these below the minimum standard on full time.

APPENDIX.

NORTHAMPTON, 1924

EARNERS. NON-EARNERS. Man alone earning.		Total number of cases.	Number below minimum standard on full time.	Man and one Child earning.		Total number of cases.	Number below minimum standard on full time.
m		2		m s′		1	
m	w	120		m d′		1	
m	z	2		m d′	sc	1	
m	f	1		m s′	w	16	
y	z	2		m s	w	7	
m	w m	1		m d′	w	28	
m	sc	1		m d	w	6	
m	w in	40		m l	w	1	
m	w sc	46		m g	w	3	
m	w *sc*	1		m b	w	3	
m	w g	3		m s′	w in	1	
m	w b	4		m d′	w in	1	
m	w in₂	15		m l	w in	1	
m	w sc in	25	1	m g	w in	2	
m	w sc₂	20		m s′	w sc	2	
m	w g sc	1	1	m s	w sc	2	
m	w in₃	1		m d′	w sc	1	
m	w sc in₂	2		m d	w sc	3	
m	w sc₃ in	10		m l	w sc	2	
m	w sc₃	12	1	m g	w sc	1	
m	w g sc in	2		m b	w sc	1	
m	w b sc in	1		m s′	w g	1	
m	w g sc₂	1		m s	w b	1	
m	w sc in₃	3		m d′	w g	1	
m	w sc₂ in₂	5		m s	w sc in	1	
m	w sc₃ in	4		m d′	w sc in	2	
m	w sc₂ in₂	1		m d	w sc in	1	
m	w sc₃ in₂	2		m b	w sc in	1	
m	w sc₄ in	1		m s′	w sc₂	1	
m	w l sc₃ in	1¹		m s	w sc₂	1	
m	w sc₅ in	1		m d	w sc₂	1	
m	w g sc₄ in₂	1	1	m l	w sc₂	1	
m	w y	1		m d′	w sc in₂	1	
m	w f	1		*m* l	w sc in₂	1	
m	w d′	1		m g	w sc in₂	1	
m	w y in	1		m g	w sc₂ in	1	
m	w₂ in	2		m d	w b sc in	1	
m	w₂ sc	1		m d′	w sc₃	2	
m	w d′ in	1		m d	w sc₃	1	
m	w d′ sc	1		m l	w sc₂ in	1	
m	w₂ sc in	1		m d′	w b sc₃	1	
m	w₂ in₂	1		m l	w g sc₂ in	1	
m	w m g sc	1		m b	w sc₃ in₂	1	
m;	w d′sc₂	1		m d	w sc₄ in	1	
m	w₂ in₄	1		m d	w b sc₄ in₂	1	
m	w y₂ in	1		m b	w sc₅ in₂	1	
				m d′	w y	2	
		347	4				

‡ This case is marginal.

Carried forward . 113

NORTHAMPTON, 1924 (*continued*).

Man and one Child earning (*contd.*).		Total numb of cases.	Number bel minimum stand on full tim
Brought forward .		113	1
m s'	w d'	1	
m b	w d	1	
m s'	w s'	1	
m b	w z sc	1	
m s'	w y b	1	
m s'	w d' in	1	
		119	1
Man and two Children earning.			
m s' d'		1	
m s' b		1	
m d' l		1	
m d' g		1	
m d' d		1	
m s' d	sc	1	
m s'$_2$	w	5	
m s' d'	w	8	
m s' s	w	1	
m s' d	w	4	
m s d	w	1	
m d'$_2$	w	8	
m d' d	w	1	
m s' s	w sc	1	
m s' s	w b	1	
m d' s'	w sc	4	
m d' s	w sc	1	
m d' s	w g	1	
m d'$_2$	w sc	1	
m d'$_2$	w in	1	
m d' d	w sc	1	
m d' l	w sc	1	
m l g	w sc	1	
m s'$_2$	w sc in	1	
m s' d'	w sc$_2$	1	
m s' d'	w in$_2$	1	
m s g	w sc in	1	
m s l	w g sc	1	
m d' b	w sc$_2$	1	
m s' g	w b sc in	1	
m s l	w sc in$_2$	1	
m d g	w sc$_2$ in	1	
m l$_2$	w sc in$_2$	1	
m l g	w sc$_3$	1	
m s' l	w sc$_2$ in$_2$	1	
m d g	w sc in$_3$	1	
Carried forward .		60	0

Man and two Children earning (*contd.*).		Total number of cases.	Number below minimum stand on full tim
Brought forward .		60	0
m l b	w sc$_4$	1	
m s'$_2$	w b sc$_4$	1	
m d' d	w sc$_3$ in$_2$	1	
m s'$_2$	w$_2$	1	
m d' s'	w d'	1	
m d b	w z	1	
m s' g	w$_2$ sc$_2$	1	
m d b	w d' sc$_2$	1	
m d' s'	w$_2$ sc$_2$ in	1	
		69	0
Man and three Children earning.			
m s d'$_2$		1	
m s'$_2$ s	w	1	
m s'$_2$ d'	w	2	
m s' d' b	w	1	
m s' d'$_2$	w	2	
m s d'$_2$	w	1	
m s d' l	w	1	
m s' s d	w	1	
m s' d' s	w	1	
m s' d g	w	1	
m d'$_2$	w	2	
m d'$_2$ d	w	1	
m s' d'$_2$	d'	1	
m d' s' l	w in	1	
m s'$_2$ g	w in	1	
m s'$_2$ b	w sc	1	
m s' d'$_2$	w sc	1	
m d' s g	w sc	2	
m s' s d	w sc	1	
m d' l b	w sc	1	
m d'$_2$ l	w sc	1	
m s' l g	w sc in	1	
m s' l g	w sc$_2$	1	
m s' s d	w sc$_2$	1	
m s'$_2$ g	w sc$_2$	1	
m d' l b	w sc$_2$	1	
m s' s d'	w sc$_3$	1	
m s d b	w sc$_3$	1	
m d'$_2$ b	w sc$_2$ in	1	
m d' l b	w sc$_2$ in	1	
m d' l g	w sc$_4$ in$_2$	1	
m d s b	w z sc$_2$	1	
m d'$_2$ s'	w d' b sc$_2$	1	
		37	0

NORTHAMPTON, 1924 (*continued*).

Man and four Children earning.		Total number of cases.	Number below minimum standard on full time.
m s'$_4$	w	1	
m s'$_2$ d'$_2$	w	2	
m s' d'$_2$ d	w	2	
m s' d' d l	w	1	
m s' d'$_2$ l	w	1	
m d'$_2$ d g	w	1	
m s'$_2$ d'$_2$	w sc	1	
m d'$_2$ s' s	w sc$_2$	1	
m d' s'$_2$ l	w sc$_2$	1	
m d'$_2$ s b	w sc$_2$	1	
m d'$_2$ d b	w sc$_3$ in$_2$	1	
m d' s l b	w sc$_5$	1	
m d'$_3$ b	w sc$_4$ in$_2$	1	
		15	0

Man and five Children earning.			
m s'd'sbg	w	1	
m d'$_2$s'd g	w	1	
m s'd'$_3$l	w g sc	1	
m s' d'$_2$l b	w d' sc$_3$	1	
		4	0

Man and six Children earning.			
m d'$_3$s' l g	w	1	0

Man and Wife, with or without Children earning.			
m w		15	
m w	in	2	
m w	sc	6	
m w	in$_2$	1	
m w	sc$_2$	1	
m w	sc in$_2$	1	
m w	sc$_2$ in	1	
m w	sc$_2$ in$_3$	1	
m w	w	1	
m w	m	1	
m w	z	1	
m w	m sc	1	
m w	z sc in	1	
m w	w f	1	
m w	y z in	1	
Carried forward .		35	0

Man and Wife, with or without Children earning (*contd.*).		Total number of cases.	Number below minimum standard on full time.
Brought forward .		35	0
m w s'		1	
m w s		1	
m w d'		1	
m w d		1	
m w g		1	
m w g	sc$_2$	1	
m w b	sc$_2$	1	
m w b	sc in$_2$	1	
m w d	z sc	1	
m w s'$_2$d'		1	
m w s' d'$_2$ g sc		1	
		46	0

Man and Father, with or without others, earning.			
m$_2$	w	1	
m$_2$	w in	2	
m$_2$	w sc	2	
m y	w b sc	1	
m$_2$	w$_2$	5	
m y	w$_2$	1	
m$_2$	w$_2$ in	1	
m$_2$	w$_2$ sc	1	
m$_2$	w$_2$ sc in	2	
m$_2$	w$_2$ sc$_2$	1	
m$_2$w	w	3	
m$_2$w	w sc in$_2$	1	
m$_2$ w s'$_2$ d'	w in	1	
m y s	w sc in$_2$	1	
m$_2$ d'	w$_2$ in	2	
m$_2$ l	w$_2$ sc in$_2$	1	
m$_3$	w$_2$	1	
m$_2$ f$_2$	w$_3$ sc$_2$ in$_3$	1	
m$_4$ g	w$_2$ sc	1	
m$_2$ l d g	w sc$_2$ in	1	
m$_2$ f$_3$	w$_2$	1	
		31	0

Miscellaneous, including one Man.			
m$_2$	w	1	
m$_2$	w$_2$ in$_2$	1	
m$_2$	w$_2$ sc	1	
m$_2$	w sc$_2$ in$_2$	1	
m$_2$	m w$_2$ in	1	
Carried forward .		5	0

NORTHAMPTON, 1924 (*continued*).

Miscellaneous, including one Man (*contd.*).		Total numb of cases.	Number bel minimum stan on full tim
Brought forward .		5	0
m w	w in	2	
m w	w in₂	1	
m w	w in sc	1	
m d'	w	1	
m f	f	1	
m f	w	4	
m f	w z	1	
m f	w₂ in	1	
m₃	w₃	1	
m₂w	w₂sc in	1	
m₂ d'	w sc	1	
m₂ l	w in	1	
m w f		1	
m w f	w	1	
m f g	w	1	
m f g	w₂	1	
m w₃	w sc₃ in₃	1	
m w f₂	w in	1	
m f₃		1	
m f s d	w in	1	
m f d' s	w sc	1	
m d'₂ l	w m sc	1	
m d' s' f	w	1	
m₂ d' l b	w d'	1	
		33	0

Son, only Male Adult earning.			
s'	y	2	
s'	w	2	
s'	z	2	
s'	y d' w	1	
s'	y w	1	
s'	y z	2	
s'	z d'	1	
s'	w d'₂	1	
s'₂	w	2	
s'₂	z	1	
s'₂	w b	1	
s'₃	w d sc₂ in	1	
s' w		1	
s' w	m	1	
s' s	w m	1	
s' d'	w	1	
s' d'	z	1	
s' d'	y d'	1	
Carried forward .		23	0

Son, only Male Adult earning (*contd.*).		Total numb of cases.	Number be minimum stan on full tim
Brought forward .		23	0
s' d'	w *m* sc	1	
s' d'	w	1	
s' w d'		2	
s'₂ s	w m	1	
s'₂ d'	w	1	
w s' l		1	
s'₃d'	w	1	
s'₂ w s		1	
s'₂ d'₂	w	1	
s'₂ d'₂	w g in	1	
s'₂ l s	m w	1	
s' s w d		1	
s' d'₂ l	y z	1	
s'₃ d'₃	w	1	
		38	0

Women, the only Adult earners.			
w		8	
w	sc	1	
w	sc in	1	
w	sc₃	2	1
w	y	5	
d'	w	4	
d'	y	1	
d'	z	1	
f	z	1	
f	y	1	
f	f	1	
d'	*w* sc	1	
d'	m w	1	
d'	y d'	1	
f	y z	1	
w	*m* sc₂	1	
w l	m g sc in	1	
d' d	w b sc₃ in	1	1
d' l	w	1	
d' g	w sc₂	1	
d' b	w sc₃ in	1	
d' s	w	1	
w₂	w	1	
w f		1	
w f	m	1	
f₂	w	1	
w d'		2	
Carried forward .		43	2

NORTHAMPTON, 1924 (*continued*).

Women, the only Adult earners (*contd.*).

		Total of	Numl minimu on fi (bel sta tim)
Brought forward .		43	2
d'_2	w	1	
d'_2	w	1	
d'_2	w sc_2	1	
d'_2 w		2	
f_2 g		1	
d'_2 b	m w	1	
d' s d g	w g sc_2 in $_2$	1	
w s b	d sc_4	1	1
d'_3	y	1	
d'_4	w	1	
d'_2 l_2	w sc in	1	
d'_5 d	w	1	
		56	3

No Adult earning.

d	m w b sc	1	
s	w	1	
s	w	1	
s	w sc_2	1	
s	w d' sc_2	1	1
		5	1

No one earning.

	w	7	3
	y	2^1	
	z	3^1	
	m w	2	
	y w	3^2	1
	y z	5	2
	w sc	1	
	w sc_2	1	
	w sc_2 in	1	
		25	6

WORKING-CLASS LODGER UNITS.

Man alone earning.

		Total of	Numl minimu on fi
m		34^2	1
m	sc	1	
m	w	30	
m	z	1	
m	w in	13	
m	w sc	1	
m	w sc_2	1	
m	w g sc	1	
m	w in_4	1	
m	w d'	1	
m	w_2	1	
		85	1

Man and Wife earning.

m w		6	
m w	in	1	
m w	sc	1	
		8	0

Woman, only Adult earning.

f		13	
w		1	
w	sc	1	
w	m sc_3	1	
d'	z	1	
		17	0

No Adult earning.

l		1	1

No earners.

	f	5	
	z	4*	
	y	4*	
	m	1	
	w sc	1	
	d' z	1	
		16	0

All cases marginal.   [1] Including one case marginal.
[2] Including two cases marginal.

WARRINGTON, 1924.

Man alone earning.		Total number of cases.	Number below minimum standard on full time.
m		9	
m	w	67	
y	w	1	
y	z	1	
m	z	1	
m	f	1	
m	d'	4	
m	d	1	
m	w_2	3	
m	m w	2	
m	w y	2	
y	w z	1	
m	y d'	1	
m	w s'	1	
m	w f	1	
m	w d'	1	
m	w y z	1	
m	sc	3	
m	w sc	36	
m	w in	35	
m	w b	1	
m	w g	1	
m	w_2 in	4	
m	w z in	2	
m	w_2 sc	1	
m	y d' in	1	
m	y z w in	1	
m	sc_2	1	
m	w in_2	4	
m	w sc in	30	
m	w sc_2	22	
m	z sc_2	1	
m	w g sc	2	
m	w_2 in_2	1	
m	w_2 sc_2	2	
m	w_2 g sc	1	
m	w z sc in	1	
m	w z sc_2	1	
m	w_2 m sc_2	1	
m	w y z sc_2	1	
m	w sc in_2	4	1
m	w sc_2 in	17	2
m	w sc_3	8	
m	w b sc_2	1	
m	w g sc_2	4[1]	
Carried forward .		**285**	**3**

Man alone earning (contd.).		Total number of cases.	Number below minimum standard on full time.
Brought forward .		**285**	**3**
m	w l sc_2	1	
m	w b sc in	1	
m	w g_2 sc	1	
m	d_2 g sc_2	1	
m	w_2 sc_2 in	1	1
m	w_2 sc in_2	1	
m	w m sc in_2	1	
m	w_2 b sc_2	1	
m	w z g sc_2	1	
m	w_2 g sc_2	1	1
m	w_2 m sc in_2	1	
m	w sc_2 in_2	17[2]	4
m	w sc_3 in	8	1
m	w sc_4	4	1
m	w g sc_3	1	
m	w sc_2 in_3	2	1
m	w sc_3 in_2	4	4
m	w g sc_2 in_2	1	1
m	w sc_4 in	1	
m	w y sc_3 in_2	1	
m	w sc_4 in_2	2	1
m	w sc_2 in_4	1	
m	w_2 sc_4 in_2	1	1
m	w sc_4 in_3	1	
m	w g sc_3 in_4	1	
m	w sc_5 in_3	1	
m	w g sc_4 in_3	1	1
		343	**20**

Man and one Child earning.		Total number of cases.	Number below minimum standard on full time.
m s'	w	18	
m s	w	3	
m d'	w	12	
m d	w	2	
m l	w	1	
m l	d	1	
m b	w	1	
m g	w	2	
m s'	w d'	3	
m s	w d	1	
Carried forward .		**44**	**0**

[1] Including one case marginal on full time income.
[2] Including three cases marginal on full time income.

WARRINGTON, 1924 (*continued*).

Man and one Child earning (*contd.*).		Total number of cases.	Number below minimum standard on full time.	Man and one Child earning (*contd.*).		Total number of cases.	Number below minimum standard on full time
Brought forward	.	44	0	Brought forward	.	100	0
m s'	d'₂	1		m s	w d b sc in	1	1
m d'	f d'	1		m s	w d' sc₃	1	
m d'	w m	1					
m l	w d'	1		m s'	w b sc₂ in	1	
				m s	w sc₃ in	1	
m d'	sc	1¹		m d	w sc₄	1	
m b	sc	1		m d	w g sc₂ in	1	1
m s'	w sc	5		m d	w sc₃ in	1	
m s'	d sc	1		m l	w g sc₂ in	1	
m s	w sc	2		m l	w sc₄	1	
m d'	w sc	5		m l	w sc₂ in₂	1	
m d	d' sc	1		m g	w sc₃ in	2	
m l	w sc	3		m b	w sc₄	1	
m b	w sc	1		m s'	w b sc₃ in	1	
m s'	w d' sc	1		m s	w b sc₂ in₂	1	
m s'	w₂ in	1		m d	w b sc in₃	1	
m d'	w y sc	1		m d	w l sc₂ in₂	1	
m d	w y sc	1		m l	w sc₃ in₂	2¹	
m d	w z sc	1		m l	w g sc₃ in	1	
m g	w d sc	1		m g	w sc₄ in	1	
m g	w s'sc	1					
				m s	w g sc₃ in₂	1	
m s'	w g sc	1		m g	w sc₄ in₂	1	
m s	w g sc	1		m g	w z sc₅ in	1	1
m d'	w sc in	1					
m d'	w b sc	1		m g	w sc₅ in₂	1	
m d'	d' sc₂	1					
m d	w g sc	1		m b	w y g sc₅ in₂	1	
m l	w g sc	1					
m l	w sc₂	2				126	3
m l	w sc in	1					
m b	w sc₂	1		*Man and two Children earning.*			
m g	w sc₂	1		m s' d'	w	8	
m d'	w d' l sc	1		m s'₂	w	3	
				m s d'	w	4	
m d	g sc₂	1		m s' d	w	1	
m s	w sc₂ in	1		m d'₂	w	4	
m d'	w sc₃	1		m s l	w	3	
m d'	w sc₃ in	1		m s g	d'	1	
m d	w b sc₂	1		m d b	w	2	
m l	w b sc₂	1		m d' d	w	1	
m g	w sc₂ in	2		m d' b	w	1	
m g	w sc₃	1		m d' l	w	1	
m b	w sc₂ in	1		m s' d'	w d'	1	
m b	w m sc₂ in	1					
m s	w₂ sc in₂	1					
Carried forward .		100	0	Carried forward	.	30	0

¹ One case is marginal on full time income.

WARRINGTON, 1924 (*continued*).

Man and two Children earning (*contd.*).		Total number of cases.	Number below minimum standard on full time.
Brought forward .		30	0
m d'₂	w d	1	
m d' d	w d'	1	
m s' l	w d'₂	1	
m d' b	w z d'	1	
m l b	w y d	1	
m s'₂	in	1	
m s' d'	w sc	2	
m s' d	w sc	2	
m s' l	w sc	2	
m s' g	w sc	1	
m s d'	w sc	1	
m s d	w sc	1	
m d'₂	w sc	2	
m d' l	w sc	1	
m d g	w sc	1	
m s b	w d sc	1	
m s'₂	w d' sc	1	
m b l	w z sc	1	
m d' b	w s' sc	1	
m s' l	w₂ f in	1	
m d' s'	b sc	1	
m d l	sc₂	1	
m s d	w sc in	1	
m s' s	w sc₂	1	
m s' d	w sc₂	1	
m s l	w sc₂	1	
m s' d	w sc₂	2	
m s l	w sc₂	1	
m s b	w sc₂	2	
m s d	w sc₂	1	
m s l	w sc in	1	
m d' l	w sc₂	1	
m d' l	w sc in	1	
m d'₂	w sc₂	2	
m d₂	w sc₂	2	
m l b	w sc₂	1	
m s' s	w d' sc₂	1	
m s'₂	w sc₃	1	
m s d	w b sc in	1	
m s d	w sc₃	1	
m s b	w sc₃	1	
m s g	w sc₃	1	
m d' g	w sc₃	1	
m d'₂	w b sc₂	1	
Carried forward .		82	0

Man and two Children earning (*contd.*).		Total number of cases.	Number below minimum standard on full time.
Brought forward .		82	0
m d' b	w sc₂ in	1	
m g l	w sc₃	1	
m s' d'	w d' d g sc₂	1	
m d' d	w sc₄	1	
m d b	w sc₄	2	
m l g	w sc₄	1	
m d' s	w g sc₃	1	
m d' s	w sc₃ in	1	
m l b	w sc₃ in	1	
m s d	w sc₃ in	1	
m g₂	w sc₂ in₂	1	
m b₂	w sc₂ in₂	1	
m s' s	w sc₅	1	
m d₂	w sc₄ in	1	
m d' d	w g sc₃ in	1	
m s l	w₂ sc in₄	1	
m s l	w b sc₃ in₂	1	
m d b	w sc₄ in₂	1	
		101	0

Man and three Children earning.

m s' d' g		1	
m s' s d'		1	
m s' d' l	w	1	
m s' d' d	w	2	
m s' d l	w	1	
m s'₂ d'	w	2	
m d'₃	w	4	
m s' s d'	w	1	
m s' d₂	w	1	
m s d' g	w	1	
m d' s' s	w	1	
m d'₂ s'	w	1	
m l d'₂	w	1	
m s d' l	w	1	
m s' s g	w	1	
m d'₂ s'	w	2	
m s'₂ d	w	2	
m d g₂	w	1	
m s'₂ l	w	1	
m s' d' g	w	1	
Carried forward .		27	0

WARRINGTON, 1924 (*continued*).

Man and three Children earning (*contd.*)		Total number of cases.	Number below minimum standard on full time.	Man and four Children earning (*contd.*)		Total number of cases.	Number below minimum standard on full time.
Brought forward .		27	0	Brought forward	.	3	0
m s' s b	w	1		m d'₃ s'	w	1	
m s' s b	w d'	1		m d'₃ d	w	1	
m s₂ g	w d	1		m s' d'₂ l	w d	1	
m s'₂ s	w sc	1		m s'₂ d' d	w g	1	
m s' s d'	w sc	1		m s'₃ d	w g	1	
m s'₂ d	w sc	1		m s'₂ d'₂	w g	1	
m s' s b	w sc	1		m s d'₂ g	w sc	1	
m s' s d'	w sc	1		m s'₂ d' l	w sc	2	
m d' s g¦	w sc	1		m s'₃ d'	w in	1	
m s'₂ d'	w b	1					
m s'₂	w₂ in	1		m s' l d'₂	w b sc	1	
m l d g	w₂ sc	1		m s'₃ d'	w b sc	1	
				m s' d'₂ d	w g sc	1	
m d' d s	g sc	1		m d' s' l	w sc in	1	
m s'₂ d'	w sc₂	1		m d'₂ d s'	w sc in	1	
m s' s g	w sc₂¦	1		m s'₂ s l	w sc₂	1	
m s' d' l	w sc₂	1		m d'₂ s g	w sc₂	1	
m s'₂ l	w sc₂	1		m s' d'₃	w sc₂	1	
m d'₂ s	d' sc₂	1		m s' d' d g	w sc₂	1	
m d'₂	w g sc	1		m s' d' l g	w sc₂	1	
m d' l b	w sc in	1		m s' d' d g	w sc₂	1	
m d' s b	w sc₂	1					
m s'₂	w₂ in₂	1		m s' d' l b	w sc₃	1	
				m s l d'₂	w b sc₃	1	
m b d'₂	sc₂	1					
m s'₂ d	w b sc₂	1		m d'₂ s l	w b sc₄	1	
m s'₂ s¦	w sc₃	1					
m s' d' l	w sc₃	1				27	0
m d' l b	w b sc₃	1					
m s' d' d	w d' sc₃	1					
m s' d' l	w₂ sc₃ in	1					
m s' s b	w sc₄	1					
m s l b	w sc₂ in₂	1		**Man and five Children earning.**			
m s₂ s'	w d' g b sc₃	1		m s'₃ d' l	w	1	
m s l b	w sc₄ in₂	1		m s'₂ d'₂ d	w	1	
				m d'₃ s' l	w	1	
		60	0	m d'₂ s l b	w	1	
				m s'₂ d'₂ g	w d	1	
				m s'₂ d'₃	w d sc₂	1	
Man and four Children earning.							
m d' s'₂	w	1		m s'₃ s l b	w sc₃	1	
m s'₂ l b	w	1		m d'₂ s l b	w sc₃	1	
m d'₃ s'	d'	1					
				m s₂ d g₂	w sc₂ in	1	
Carried forward	.	3	0			9	0

WARRINGTON, 1924 (*continued*).

Man and six Children earning.		Total number of cases	Number minimum s on full t
m s′₂d′₂d l	w sc	1	
m s′₂ d′₂	w sc₂	1	
m s′ s d′₄	w d′₂ sc₂	1	
		3	0

Man and Wife alone earning.		Total number of cases	Number minimum s on full t
m w		3	
m w	sc	2	
m w	y sc	1	
m w	z m sc	1	
m w	in₂	1	
m w	sc in	2	
m w	g sc	1	
m w	sc₂	1	
m w	sc₂ in	1	
m w	sc₂ in	2	
		15	0

Man, Wife and one Child earning.		Total number of cases	Number minimum s on full t
m w d′		1	
m w l	sc	1	
m w d′	g	1	
m w b	sc₄ in₂	1	
m w l	sc₅ in	1	
		5	0

Man, Wife and two Children earning.		Total number of cases	Number minimum s on full t
m w d′ l	sc	1	
m w₂ d′	b sc	1	
		2	0

Man and Father, with or without others earning.		Total number of cases	Number minimum s on full t
m₂	w₂	2	
m₂	w₂ in	6	
m₂	w₂ sc in	2	
m₂	w₂ sc in₂	1	
m₂	w₂ in₂	5	
m₂	m₂ s′	1	
m₂	w in	2	
m₂	w sc₂ in	2	
m₂	w sc₂ in₃	1	
m₂	w sc	3	
m₂	w f₂ sc₂ in₂	1	
m₂	w d′	1	
m₂	w f b in₂	1	
m₂w	w	1	
m₂w	d₂ sc in	1	
m₂w₂ f l b	sc	1	
m₂ f	w₂ sc₂ in₂	1	
m₂ f	w in₃	1	
m₂ f	w	1	
m₂ d′	w₂ sc	1	
m₂ b	w₂ sc₂ in₂	1	
m₂ g	w sc	1	
m₂ g	w₂ sc in	2	
m₂ f b	w₂ d′₂	1	
m₂ f b	w₂ sc₂	1	
m₂ l b	w₂ sc₃ in	1	
m₂ f₂	w f sc	1	
m₂ f₂	w₂ sc in	1	
m₂ f₂ b	w₂ sc in₄	1	
m₂ f d′ b	w sc	1	
m₂ s′ s l	w sc₄ in	1	
m₂ f g b	w₂	1	
m₂ s′ s	w in	1	
m₂ f l	w	1	
m₂ l	w₂ g sc in₂	1	
m₂ f₂	w₂	1	
m y b l	w sc₂	1	
m y g	w z sc₂	1	
m₃	w₂ in	2	
m₃	w₂ sc	1	
m₃	w₂ sc in	2	
m₃	w₂ sc in₂	1	
m₃	w₂ sc₂ in	1	
m₃	sc₂ in₂	1	
m₃	w f sc in	1	
m₃	w₂ b sc₄ in₃	1	
m₃ f	w	1	
m₃ f	w sc₄ in₃	1	
Carried forward	.	66	0

WARRINGTON, 1924 (*continued*).

Man and Father, with or without others earning (*contd.*)		Total number of cases.	Number below minimum standard on full time.	Miscellaneous, including one Man earning (*contd.*)		Total number of cases.	Number below minimum standard on full time.
Brought forward	.	66	0	Brought forward	.	34	0
m₃ d	w₃ sc in	1		m₂	w in₂	4	
m₃ f g	w₂	1		m₂	w sc	4	
m₃ l	w₂ sc in	1		m₂	w sc in₂	1	
m₂ l b	w₂ sc₂ in	1		m₂	w sc₂	1	
m₂ l b	w₂ sc in	1		m₂	w sc₃	1	
m₃ f b d	w s' sc	1		m₂	w sc₃ in	1	
m₄	w₂	1		m₂	w y	1	
m₄	w₂ sc	1		m₂	w z	1	
m₄	w₂ sc₃ in₃	1		m₂	w₂	2	
m₄	w g sc₃ in	1		m₂	w₂ in	4	
m₄	w₃ d' sc₃ in₂	1		m₂	w₂ sc	1	
m₄ d'	w₂ d	1		m₂	w₃ sc in	1	
m₃ w	w	1		m₂	w₂ sc in₂	2	
m₂ w l	w in₂	1		m₂	w₂ sc₂	1	
				m₂	w₂ sc₂ in	1	
		80	0	m₂	w₂ sc in₃	1	
				m₂	w₂ m in₂	1	
				m₂	w₃ in	2	
Miscellaneous, including one Man earning.				m₂ f	y sc	1	
				m₂ f	w₂ in	1	
m₂ w	w sc	1		m₂ f	w₂ in₂	1	
m₂ w	w sc₃ in	1		m₂ f	w₂ sc in	1	
m₃ w	w f sc₂ in₃	1		m₂ f	w₂ sc₂ in	1	
m₂ f₂ w	w sc₂ in	1		m₂ w	w in	1	
m₂ w f b	w in	1		m₂ w	w in₂	1	
m₂ w g	w sc in	1		m₂ w	w in₃	1	
m f	f₂	1		m₂ d'	w	1	
m f	w f in	1		m₂ d	w l b sc	1	
m f	w in	4		m₂ l	w sc₂ in	1	
m f	w sc	1		m₂ d b	w d' sc	1	
m f	w sc₂	1		m₂ d' g	w d' sc	1	
m f	w d	1		m₂ s' d'	w g sc	1	
m f	w₂ in	1		m₂ f₂ b	w₂ sc	1	
m f	w z sc in	1		m₂ f g	w₂	1	
m f	w d' sc₂ in₂	1		m₂ s' d' b	w sc in	1	
m w	w sc₂ in₂	1		m₂ s' s d'	w sc	1	
m g	w₂ z in	1		m₂ s'₂ d' g	w d	1	
m l	w m in	1		m₂ s's d'g l	w sc	1	
m l	w₃ sc in₂	1		m₂	f₂	1	
m f₂	w in₂	1		m₂	w₂ sc₂	1	
m f₂	w₂ sc	1		m₂	w₃ sc₃ in	1	
m f₂	w₂ g sc₄ in	1		m₄	w b sc	1	
m f d'₂	w	1		m₄ w b	w z f sc₅ in	1	
m₂		1		m w	sc	1	
m₂	w	3		m w	w in	1	
m₂	f	2		m w	y in	1	
m₂	w in	2		m w	w in₂	1	
Carried forward	.	34	0	Carried forward	.	93	0

WARRINGTON, 1924 (*continued*).

Miscellaneous, including one Man earning (*contd*).		Total number of cases.	Number below minimum standard on full time.
Brought forward	.	93	0
m w	w sc₂ in	1	
m₂ s' d'	w sc	1	
m d f g b	w sc₄ in	1	
m₂ s'₃ l	w d' g	1	
m₂ s l₂ f	w sc₂	1	
m₃ s'₂ l	w g	1	
m w f₂	w sc in₃	1	
m₂ w l	w₂ in₄	1	
m f		1	
m	*y* w	1¹	
m w b	w d' sc	1	
		104	0

Son over 20, only Adult Male earning.

s'	z	2	
s'	*y* z	1	
s'	w	1	
s'	w₂ d'	1	
s'	m d'	1	
s' w		1	
s' d'	w	3	
s' d'	w sc	1	
s' d'₂	w d'	1	
s' s	m w	1	
s' b d	w z sc₂	1	
s' s d' l	w sc	1	
s' s l g	m w	1	
s' s d'₂ d	w sc in	1	
s' d'₂ f g	w	1	
s' s₂ d'₃	w	1	
s'₂	w s'	1	
s'₂ d'	w	1	
s'₂ d'	m w	1	
s'₂ d'₂	w	1	
s'₂ d' l	m w d' sc₂	1	
s'₂ d' l b	m w d' in₂	1	
s'₂ b	w m sc	1	
s'₃	w	1	
		27	0

Women, the only Adult earners.		Total number of cases.	Number below minimum standard on full time.
d' s d	w sc	1	
w	w	1	
w b	sc	1	
w s l		1	
w s b g	sc	1	
w d' l		1	
d'	w	2	
d'	w d'	1	
d'₂	w	3	
d'₂	z	1	
d'₂	w d' sc	1	
d' l	m w d'	1	
d' l	z f	1	
d' l	w in	1	
d' l g	w sc₂	1	
d' d b	w	1	
d' l b	w in	1	
d'₂ l	m w	1¹	
f₃		1	
w		6	1
z		1	
w	sc	1	1
w	*g sc₂*	1	
w	f	1	
d'	*m w b sc₂*	1	
d'	*y*	1	
d'	w	2	
f	*y*	1	
f	y z	1	
		38	2

No Adult earning.

s	w sc₂ b	1	
s b	w sc₄ in	1	1
d	*w sc₂* in	1	
d	*w sc*	1	
g	*w sc₂*	1	
d b	*w sc₂*	1	
l g	*w sc₂*	1	
		7	1

¹ One of these cases is marginal.

APPENDIX.

WARRINGTON, 1924 (*continued*).

Earners.	Total number of cases.	Number below minimum standard on full time.	WORKING-CLASS LODGER UNITS.		Total number of cases.	Number below minimum standard on full time.
w	3		m		20	
w	2	2	m_2		5	
y	1		m	w	8	
z	1		m_2	w	2	
wz	1		m	w in	12	
m w	4[1]		m	w in$_2$	9	
$m\ w$	1		m	w sc	3	
y_2	1		m	w sc in	5	
w sc	1	1	m	w sc$_2$ in	1	
w sc$_2$	2	2	m_4	w sc$_3$ in	1	
$w\ sc_3$	1		m	y	1	
w sc$_3$ in	1	1	m	b	1	
m w sc	1		m_2	y	1	
m w sc$_2$	1		m w		2	
w g sc$_3$ in$_2$	1[1]		m w	sc$_2$ in	1	
	22	6	m s' b	w sc$_2$ in	1	
			y		1	
			f		2	
			d'	m sc	1	
				w	1	
				f	1	
				m	2	
					81	0

[1] One of these cases is marginal.

READING, 1924.

Man alone earning.		Total number of cases.	Number below minimum standard on full time.	Man alone earning (*contd.*).		Total number of cases.	Number below minimum standard on full time.
m		7^2		Brought forward .	291		6
y		1	1	m	$w_2\,sc_2$	2^1	
m	w	104	1	m	$w_2\,g\,sc$	1	
m	w	2		m	$w\,z\,in_2$	1	
y	w	2		m	$w\,z\,sc\,in$	1	
m	z	2		m	$w\,y\,sc\,in$	1	
y	z	1^1		m	$w\,z\,sc_2$	1	
y	d'	1		m	$w\,f\,g\,sc$	1	
m	w d'	3		m	$w\,z\,b\,sc$	1	
m	w_2	5		m	$w\,y\,f\,in_2$	1^1	
m	w s'	1		m	$w\,in_3$	1	
y	w z	1		m	$w\,sc\,in_2$	9^1	3
m	w z	6		m	$w\,sc_2\,in$	7	
m	w y	1		*m*	$w\,sc_2\,in$	1	
m	w z d	1		m	$w\,sc_2\,in$	1	
m	w f d'	1	1	m	$w\,sc_3$	4^1	
m	w y z	1		m	$w\,b\,sc\,in$	2	1
m	w y z	2^1		m	$w\,g\,sc_2$	2	1
m	$w_2\,y$	1		m	$w\,w\,sc_2\,in$	1	
m	sc	1		m	$w_2\,sc_3$	1	
m	w in	34	1	m	$w\,z\,sc_2\,in$	1	
m	w in	1		m	$w\,y\,b\,sc_2$	1	
m	w sc	39		m	$w\,sc\,in_3$	2	
m	w sc	1		m	$w\,sc_2\,in_2$	5	1
m	w g	7		*m*	$w\,sc_2\,in_2$	1	
m	w b	4		m	$w\,sc_3\,in$	3^1	2
m	$w_2\,sc$	2		m	$w\,g\,sc\,in_2$	1	
m	w s' in	1		m	$w\,g\,sc_2\,in$	1	
m	w s sc	1		m	$w_2\,sc\,in_3$	1	
m	w z sc	2		m	$w\,sc_3\,in_2$	3	2
m	w z b	1		m	$w\,sc_4\,in$	2	2
m	w d d' b	1		m	$w\,b\,sc_3\,in$	1	
m	w *m* z in	1		m	$w\,sc_3\,in_3$	1	1
m	w y z sc	1		m	$w\,sc_4\,in_2$	5^2	3
m	$w\,in_2$	9		m	$w\,sc_5\,in$	1^1	
m	$w\,in_2$	1		m	$w\,g\,sc_4\,in$	1	1
m	w sc in	16	1	m	$w\,w\,sc_4\,in_2$	1	
m	w sc in	1		m	$w\,sc_5\,in_2$	1^1	
m	$w\,sc_2$	17	1	m	$w\,b_2\,sc_2\,in_4$	1	1
m	$w\,sc_2$	2					
m	w g in	1				363	24
m	d' b sc	1^1					
m	w g sc	1					
m	$w\,w\,in_2$	1					
m	$w_2\,sc\,in$	1					
Carried forward		291	6				

READING, 1924 (*continued*).

Man and one Child alone earning.		Total number of cases.	Number below minimum standard on full time.	Man and one Child alone earning (*contd.*).		Total number of cases.	Number below minimum standard on full time.
m sc	w sc in	1		Brought forward .		96	3
m b		1		m s'	w f	1	
m b	w sc$_2$	1		m s'	w in	1	
m b	w sc$_3$ in	1		m s'	w sc	3	
m b	w d'	1		m s'	w in$_2$	1	
m b	w z sc in	1		m s'	w sc$_2$	1	
m b	y z w sc$_2$ in	1		m s'	w b sc	1	
m g	w sc	2		m s'	w sc$_3$ in	1	
m g	w sc$_2$	2		m s'	w g sc$_2$ in	1	
m g	w sc$_2$ in	1	1	m s'	w z sc	1	
m g	w sc$_3$ in	1		m s'	w s' sc$_3$	1	
m g	w l	1				108	3
m l	w	5					
m l	w sc	1		Man and two Children earning.			
m l	w in$_2$	1		m l b	w in	1	
m l	w sc$_3$	1		m l b	w sc	1	
m l	w g sc$_2$	1		m l b	w sc in	1	
m l	w b sc in	1		m l b	w sc$_2$ in	1	
m l	w sc$_3$ in	1		m l b	w sc$_3$	2	
m l	w sc$_4$ in	1[1]		m l b	w sc$_4$	1	
m l	w sc$_4$in$_2$	1	1	m d g	w	1	
m l	w l	1		m d g	w$_2$ sc$_3$ in	1	
m l	*w* w	1		m d b	w b sc$_2$	1	
m d	w	1		m d' g	w g sc$_2$	1	
m d	w sc	1		m d' b	w sc in	1	
m d	w sc in	1		m d' b	w s' sc$_3$ in	1	
m d	w sc$_2$	1		m d' d	w	1	
m d	w d	1		m d' d	w sc	1	
m d	w$_2$ sc$_2$	1		m d' d	w g in	1	
y d'		2	1	m d' d	w g sc	1	
m d'		1		m d' l	w	1	
m d'	w	23		m d' l	w sc$_2$ in	2	
m d'	w d'	1		m d'$_2$		1	
m d'	w d d'	1		m d'$_2$	w	1	
m d'	w s' z	1		m d'$_2$	w sc	3	
m d'	w sc	2		m d'$_2$	w g	1	
y d'	z sc	1		m d'$_2$	w sc$_2$	1	
m d'	w g sc	1		m d'$_2$	w sc$_3$ in	1	
m d'	w sc$_4$	1		m s d	w	1	
m s	w	1		m s d	w sc	1	
m s	w sc	2		m s d	w sc$_3$	1	
m s	w sc$_2$	1		m s d'	w	1	
m s	w b sc	1		m s l	w sc in	1	
m s	w sc$_4$	1		m s' b	w	1	
m s	w b sc in$_2$	1		m s' d	w	1	
m s	w s sc	1		m s' d	w sc	1	
m s'	w	19					
Carried forward .		96	3	**Carried forward** .		36	0

[1] Including one case marginal.

READING, 1924 (*continued*).

Man and two Children earning (*contd.*).		Total number of cases	Number below minimum standard on full time
Brought forward .		36	0
m s' d	w sc₂	2	
m s' d'	w	3	
m s' d'	w b sc	1	
m s' d'	w d'₂	1	
m s' d'	w w b in₂	1	
m s' l	w	2	
m s' l	w d'	1	
m s' l	w sc	1¹	
m s' l	sc₂	1	
m s' l	w sc₂	1	
m s' l	w g sc₂	1	
m s' s	w	7	
m s' s	w d'	1	
m s' s	w d b sc₂ in	1	
m s'₂	w	2	
m s'₂	w d'	1	
m s'₂	w b sc in	1	
		64	0

Man and three Children earning.			
m d b g	w sc₂ in	1	
m d d'₂	w	1	
m d d'₂	w g sc	1	
m d d'₂	w sc₂ in₂	1	
m d'₂ g	w b	1	
m d'₂ l	w	1	
m s d' d	w sc₂	1	
m s d'₂	w	2	
m s d'₂	w sc	1	
m s d'₂	w sc₂	1	
m l₂ d'	w b sc₂	1¹	
m s l g	w sc₂	1	
m s d g	w	1	
m s' d'₂	w	1	
m s' d'₂	w in₂	1	
m s' d'₂	w₂ f₂	1	
m s' d' g	w g sc	1	
m s' d' b	w sc₂	1	
m s' l b	w sc	1	
m s' d' d	w sc	1	
m s' d' l	b sc	1	
m s' s d'	w b sc	1	
y s'₂ d'	z d'	1	
m s'₂ s	w	1	
		25	0

Man and four Children earning.		Total number of cases	Number below minimum standard on full time
m d'₃ l	w sc₂	1	
m d'₂ l₂	w d	1	
m s l d' d	w	1	
m s' d' l g	w sc	1	
m s₂ d'₂	w	1	
m s' s l b	w b sc	1	
m s'₂ d' l	w	1	
m s' s d' d	w g sc	1	
m s'₂ s l	w g sc	1	
m s'₂ s d'	w	1	
m s'₂ s	w	1	
		11	0

Man and five Children earning.			
m d'₃ s' l	w b	1	
m s'₂ d'₂	w sc₂	1	
		2	0

Man and Wife, with or without Children earning.			
m w		3	
m w	in	2	
m w	sc	1	
m w	w sc	1	
m w	y sc	1	
m w	sc₂	1	
m w d		1	
m w d	sc	1	
m w d'	sc	1	
m w b	y z	1	
m w d' d	sc₂	1	
m w s'd'g	sc₂	1	
		15	0

Man and Father, with or without others, earning.			
m₂	w	1	
m₂	w₂	2	
m₂	w₂ z	1	
m₂	w sc	1	
m₂	w₂ f sc	1	
m y	w sc in	1	
Carried forward .		7	0

¹ Including one case marginal.

READING, 1924 (*continued*).

Man and Father, with or without others earning (*contd.*).		Total nu of cas	Number minimum s on full t
Brought forward	.	7	0
m₂	w₂ in₂	2	
m y	w₂ in₂	1	
m₂	w sc₂ in	1	
m₂	w₂ sc₂ in	1	
m₂	w₃ *y z* sc in₂	1	
m₂b	w₂ sc₂ in	1	
m₂ l	w₂	1	
m₂ l	w₃ sc	1	
m₂ f	w₂	1	
m₂ f	w₂ in	1	
m₂ f	w₂ in₂	1	
m₂ f	w₂ sc in	1	
m₂ w	w f sc	1	
m₃	w₂	1	
m₃	w sc in	1	
m₃	w sc₂	1	
m₃	w₃	1	
m₃	w₂ in₂	1	
m₃	w₂ *z* sc₃	1	
m₃	w₃ in₂	1	
m₃	w₃ sc₂ in	1	
m₃	w₂ s g in₂	1	
m₃	w₃ *y* sc	1	
m₃ w	w	1	
m₃ f	w₂ in	1	
m₂ f g	w₂ sc in	1	
m₂ f₂ b	w₂ sc in₂	1	
m₅	w₂ in	1	
		36	0

Miscellaneous, including one Man earner.			
m f	w	4	
m f	w f	1	
m w	w in	1	
m w	w sc₂ in	1	
m₂		1	
m₂	w	2	
m₂	w sc	2	
m₂	f sc	1	
m₂	w g	1	
m₂	w₂ sc₂ in₂	1	
m₂	w m	1	
m m	w₂ in	1	
m₂	w₂ in	2	
Carried forward	.	19	0

Miscellaneous, including one Man earner (*contd.*).		Total nu of cas	Number minimum s on full t
Brought forward	.	19	0
m₂	w₂ sc in₂	3	
m₂	w f sc₂	1	
m₂	w₂ in₄	1	
y m	w *w sc* sc₂ in	1	
m₂	w₂	1	
m₂	w₂ *y* sc₂ in₂	1	1
y f d'	z	1	
m w s		1	
m₂ l	w sc₂ in₂	1	
m₂ l	w₂ sc in₂	1	
m₂ f	*m* w₂ g sc in	1	
m₂ s'	w g	1	
m₂ s'	w g sc₂	1	
m₂ f l	w₂	1	
m₃ f₂	w₂ sc	1	
m₄	w₂ b	1	
m s₂ d f	w sc	1	
		38	1

Son, only Male Adult earning.			
s'	w	5	
s'	*w*	1	
s'	z	5	
s'	w sc₂	1	1
s'	*y z*	1	
s'	*y* w	1	
s'	*y* w d'	1	
s' d'	w	2	
s' d'	z	2	
s' d'	*z* d'	1	
s' d'	*w* s'	1	
s'₂	z	1	
s'₂	*y* d'	1	
s' l₂	w b sc in	1	1
s' d' b	*w* sc	1	
s w' d		1	
s' w d'	g sc₂	1	
s' s d'	w	1	
s'₂ d'	w *s'*	1	
s'₂ w		1	
s'₂	w	1	
s'₂ d' b	*y* w l	1.	
		32	2

READING, 1924 (continued).

Woman, the only Adult earner.

		Total number of cases	Number minimum on full time
w		9[1]	3
w		1	
f		2[1]	
w	w	1	
w	z	1	
w	y	1	
f	f	1	
f	z	1	
w	in	1	
w	sc	2	1
w	m sc	1	1
f	g sc	1	1
w	w y sc	1	1
d'	z	2	
d'	m	1	
d'	w	1	
d'	w sc	2	
d'	w g sc	1	1
d'	z w f	1	
w l	g sc	1	
d' b	y z w sc in	1	
d' s	w sc	1	
w d	sc	1	
w d'		2	
w d'	sc	1	
d'$_2$	z	1	
w d'	y	1	
d'$_2$	w y	1	
w s		2	
f$_2$		2	1
w f		1	
w f	f	1	
w d g	m	1	
w d' b	w sc$_2$	1	
d'$_2$ l	w	1	
w d' l		1	
w s d		1	
f$_2$		1	
w d' s l		1	
d'$_4$ b	w	1	
		55	**9**

No Adult earning.

		Total number of cases	Number minimum on full time
g	z	1	
d	w b sc	1	
l b	w sc	2	
l b	w sc$_2$ in	1	
d b	w sc$_2$ in	1	1
s l g	w	1	
		7	**1**

No earners.

	Total number of cases	Number minimum on full time
w	6[1]	1
w	3	2
f	2	1
z	10[1]	2
y	3	1
y	1	
m	1	
y z	12[2]	4
y z	1	
y z	1	
y d'	1	1
y w	2	1
y f	1	1
m w	4	1
m z	1[1]	
m w d'	1	
m w z	1	
y z d'	1	1
w y d'	1	
w sc	2	
f g	1	
z w sc	1	
m w in$_2$	1	
m w b sc	1	
y z w sc$_2$	1	
w sc$_3$	1	
w sc$_5$	1	
w b sc$_5$ in$_2$	1	1
	63	**17**

[1] Including one case marginal.

[2] Including two cases marginal.

READING, 1924 (*continued*).

WORKING-CLASS LODGER UNITS.		Total number of cases.	Number below minimum standard on full time.	Man and Wife earning.	Total number of cases.	Number below minimum standard on full time.
	Man alone earning.					
m		50				
m	w	21[1]				
m	y	1				
m	w y	1		No Adult earning.		
m	w in	8				
m	w sc	4				
m	w in$_2$	8				
m	w sc in	5				
m	w sc$_2$	1		Woman alone earning.		
m	w g$_2$	1				
m	w in$_3$	1	I			
m	w sc in$_2$	1				
m	w sc$_2$ in$_2$	2				
m	w sc$_3$ in	1		No Earners.		
		105	I	y	1	
				z	5	
				f	3	
				y z	1	
	Man and Children earning.			m z	1	I
				m w	1	
m g	w sc$_2$	1		w in sc	1	I
m l	w g sc$_2$ in	1		w sc$_2$	1	
		2	0			

[1] Including one case marginal.

BOLTON, 1924.

Man alone earning.		Total number of cases.	Number below minimum standard on full time.
m		9	2
y		1	
m	w	128	
m	d'	2	
y	d'	1	
m	f	5	
m	z	1	
m	w z	3	
m	w₂	1	
m	w f	2	
m	w d'	1	
m	w d	1	
m	w s	1	
m	y z	1	
m	m w₂	1	
m	w₂ f	1	
m	w y z	1	
m	w f z	1	
m	in	1	
m	w sc	31	
m	w in	31	
m	f sc	1	
m	w g	2	
m	w b	3	
m	m w in	1	
m	w d' g	1	
m	w f sc	1	
m	w₂ y in	1	
m	sc₂	1	
m	w in₂	11	
m	w sc in	21	
m	w sc₂	19	
m	w b sc	5¹	
m	w g sc	1	
m	w d sc₂	2	
m	w z sc in	1	
m	sc₃	1	
m	w in₃	1	
m	w sc in₂	7	
m	w sc₂ in	6	
m	w sc₃	8	
m	w b sc₂	4	
m	w g sc₂	2	
m	w₂ sc in₂	1	
m	w sc in₃	1	
m	w sc₂ in₂	1	
m	w sc₃ in₂	1	
Carried forward .		328	0

Man alone earning (*contd.*).		Total number of cases.	Number below minimum standard on full time.
Brought forward .		328	0
m	w sc₂ in	5	
m	w b sc₂ in	1	
m	w g sc₂ in	1	
m	w g sc₃	1	
m	w₂ sc in₃	1	
m	w₂ sc₃ in	1	
m	w sc₂ in₂	4¹	
m	w sc₄ in	4	1
m	w b sc₃ in	4	
m	g sc₄ in	1	
m	w sc₅ in	1	
m	w b sc₄ in₂	1	1
		353	4
Man and one Child earning.			
m s'		1	
m d'		1	
m l		1	
m s'	w	18	
m s	w	2	
m d	w	17	
y d'	z	1	
m l	w	5	
m b	w	6	
m g	w	2	
m s'	w f	1	
m s'	w d'	1	
m s	w d	1	
m d'	w g	1	
m s'	w d'₂	1	
m d'	m w₂	1	
m d	sc	1	
m s'	w sc	1	
m s'	w g	1	
m s	w sc	2	
m d	w sc	3	
m d'	w in	1	
m d'	w sc	3	
m l	w in	1	
m l	w sc	3	
m b	w sc	2	
m g	w sc	2	
m s'	w y sc	1	
Carried forward .		81	0

¹ Including one case marginal.

BOLTON, 1924 (*continued*).

Man and one Child earning (*contd.*).		Total number of cases.	Number below minimum standard on full time.	Man and two Children earning (*contd.*).		Total number of cases.	Number below minimum standard on full time.
Brought forward .		81	0	Brought forward .		37	0
m d'	w l d'	1		m s d	w sc	1	
m d	sc₂	1		m s l	w sc	1	
m s'	w sc₂	2		m s b	w sc	1	
m d	w sc₂	3		m s g	w sc	1	
m d'	w sc in	1		m d d'	w sc	1	
m l	w sc₂	1		m d' g	w sc	1	
m g	w sc in	1		m l g	w sc	1	
m s'	sc₃	1		m d d'	w g	1	
m s'	w b sc in	1		m b₂	f sc	1	
m d'	w sc₂ in	1		m s d	w f sc	1	
m l	w sc₂ in	2		m s d'	w y sc	1	
m b	w sc₃	1		m s'₂	w g sc	1	
m b	w sc₂ in	1		m s' d'	w b sc	1	
m g	w sc₃	2		m s' l	w sc₂	1	
m g	w sc₂ in	1		m s' b	w sc₂	1	
m g	w sc in₂	1		m s' g	w sc₂	1	
m d'	w z b sc₂	1		m d' d	w sc₂	1	
m s'	w g sc₃	1		m d g	w sc₂	1	
m s	w g sc₂ in	1		m d g	w b sc	1	
m d'	w sc₄	1		m l b	w sc₂	1	
m d	w sc₄	1		m l g	w sc in	1	
m d	w b sc₂ in	1		m s d	w y sc₂	1	
m l	w sc₃ in	1		m s' s	w sc₃	1	
m l	w sc₂ in₃	1		m s b	w sc₃	1	
m s'	w d g sc₂ in	1		m l b	w sc₂ in	1	
m g	b sc₂ in₂	1		m l g	w sc₃	1	
				m b d	w₂ g sc₂	1	
		112	0	m d g	w sc₂ in	1	
Man and two Children earning.				m s l	w b sc₃	1	
m s' d'		2		m s l	w sc in₃	1	
m d'₂		2		m d' l	w sc₃ in	1	
m s'₂	w	4		m d b	w sc in₃	1	
m s' d'	w	8		m l g	w sc₃ in	1	
m s' l	w	3		m s' l	w sc₂ g in₂	1	
m s' g	w	1					
m s' d'	w	3				71	0
m s d	w	1		**Man and three Children earning.**			
m d'₂	w	6		m d'₂ g		1	
m d' d	w	1		m s'₂ s		1	
m s' d'	w z	1		m s'₂ d'	w	1	
m s' d'	w d'	1		m s' d'₂	w	1	
m s' d'	w d	1		m s d l	w	1	
m s d'	w s'	1		m s d' g	w	1	
m d'₂	w d'	1		m s' l g	w	1	
m s' l	w sc	1		m d'₃	w	1	
Carried forward .		37	0	Carried forward .		8	0

BOLTON, 1924 (*continued*).

Man and three Children earning. (*contd.*).		Total numb of cases.	Number bel minimum stan on full tim	Man and six Children earning.		Total numb of cases.	Number bel minimum stan on full tim
Brought forward	.	8	o	m s′₂d′₂l g w sc₄		1	
m d′₂ l	w	1		m s′s d′₂ l w sc₂		1	
m s′ d′₂	w d	1					
y d′₃	z d	1				2	o
m s′ d l	b	1					
m s′₂ d′	w sc	1		Man and Wife, with or without Children earning.			
m s′ s d	w b	1		m w		24	
m s′ d′₂	w sc	1		m w	y	1	
m d′₃	w sc	1		m w	z	1	
m d′₂ g	w sc	1		m w	w y	1	
m s′₂ d′	w d′ in	1		m w	in	1	
m s′ d′ l	w sc₂	2		m w	sc	3	
m s d l	w s′ sc in	1		m w	g	1	
m s′₂ d′	w sc in	1		m w	m in	1	
m s₂ d	w sc₃	1		m w	sc in	2	
m s d′ d	w g sc₂	1		m w	sc₂	3	
m s l₂	w sc₃	1		m w	g sc	1	
m d′₂ d	w sc₃	1		m w	b sc	1	
m s′ s b	w b sc₂ in	1		m w	w sc₂	1	
m d′ l g	w sc₂ in₂	1		m w	sc₃	1	
m d′₂ s	w sc₃ in₂	1		m w	sc₂ in	2	
m s′ d′ s	w g sc₃ in₄	1		m w	sc in₂	1	
				m w	b sc₃	1	
		30	o	m w	b sc₂ in	1	
				m w	sc₃ in	1	
Man and four Children earning.				m w s′		1	
m s′₂ d′ l	w	1		m w s		1	
m d′₃ l	w sc	1		m w d′	sc	1	
m d′₃ g	w sc	1		m w l	sc	1	
m d′₃ g	w b	1		m w d′	b in	1	
m s′₂ d′ d	w m sc	1		m w d	sc₂	1	
m s′ s d′ l	w sc in	1		m w l	sc₃	1	
m s′ d′₂ b	w sc₂	1		m w b	sc₄	1	
m d′₂ d b	w sc₂	1		m w s′ d	sc	1	
m d′ d₂ b	w sc₂	1		m w d′ g	sc	1	
m d′₃ g	w sc₂	1		m w d′ g	w sc₃	1	
m s′ d′₂ g	w sc₃	1		m wsd′ g	sc	1	
m s′ d′₂ b	w sc₃	1		m w s d′ d	sc₂	1	
				m w s′₂d′b	d′ sc₂	1	
		12	o				
						62	o
Man and five Children earning.							
m s′ s d′₂ l	w sc	1		Man and Father, with or without others earning.			
m s′₂s d′g	w sc₃	1		m₂	w	1	
m s′ s d′₂ l	w sc₃ in	1		m₂	w₂	5	
m s′₄ d′	w sc₄	1		m₂	w₃ in	1	
m d′s dlb	w sc₃ in	1					
				Carried forward	.	7	o
		5	o				

BOLTON, 1924 (*continued*).

Man and Father, with or without others earning (*contd.*).		Total number of cases.	Number below minimum standard on full time.	Miscellaneous, including a Man earning (*contd.*).		Total number of cases.	Number below minimum standard on full time.
Brought forward	.	7	0	Brought forward	.	27	0
m_2	w_2 sc	1		m f	w sc_2	1	
m_2	w sc in	1		m_2	w in_2	1	
m_2	w_2 sc_2 in	1		m f	w sc in	1	
m_2 d′ d	w_2 sc in	1		m_2	w sc in_2	1	
m_2 w		1		m f	w sc_3 in	1	
m_2 w	w	3		m_2 s′	w	1	
m_2 w	w sc in	1		m f d	w	1	
m_2 w f	w	1		m_2 w	w z in	1	
m_2 w f	w sc_2 in	1		m_3	w_2 b sc	1	
m_4 w	w in	2		m_4	w sc	1	
m_4 w f	w g sc_2 in	1		m s d f	w sc_2 in_2	1	
m_2 g	w_2	1		m_2 d g	w sc_4 in_2	1	
m_3	w_2	1		m w	w	1	
m_3	w in	1		m w	w in	1	
m_3	w_2 b sc_3 in	1		m w	w in_2	2	
m_2 f g	w_2 sc	1		m_2 l	w	1	
m_2 f b	w sc_2	1		m_3	w in	1	
m_3 f	w sc in_2	1		m d′ d f	w g	1	
m_2 f_2 l	w_2 b	1		m f_2	f	1	
m_3 f l	w_2 sc in_2	1		m f_2	g	1	
m_5 f	w_2 sc_2 in	1		m_2 f_2		2	
				m f_3		1	
		31	0	m f_3	f	1	
				m f_2 l	f sc	1	
Miscellaneous, including a Man earning.							
						53	0
m_2 w	sc in	1					
m_2 w	w	1					
m_2 w	w in_2	1		Son, over 20, only Male Adult earning.			
m w f	sc	1					
m w f	w sc	1		s′	w	9	
m w f	sc_2	1		s′	y	1	
m_2 w f		1		s′	z	1	
m_2 w f	w	1		s′	m w	2	
m w d b f	sc_2	1		s′ w		2	
m f		3		s′$_2$	w	3	
m f	f	1		s′$_2$	w s′ d′	1	
m_2	w	3		s′$_2$	m w	1	
m_2		2		s′ s	m w	1	
m f	w	2		s′ l	w sc	1	
m_2	f	1		s′ d′	w	6	
m_2	w_2	2		s′ d′	y	2	
m_2	w z	1		s′ w	y b	1	
m_2	w in	1		s′ d′	w sc	1	
m_2	w_2 in	1		s′ d′	m sc	1	
m f	w l sc	1		s′ d′	w s′ sc	1	
				s′ d′	w b sc	1	
Carried forward	.	27	0	Carried forward	.	35	0

BOLTON, 1924 (*continued*).

Son, over 20, only Male Adult earning (*contd.*).		Total number of cases.	Number below minimum standard on full time.
Brought forward .		35	0
s'_3	w s'	1	
s' w f		1	
s' w d'	m	1	
s' w g	y	1	
s' s d	w	1	
s'_2 d'	w	1	
s' w s	m sc	1	1
s' w d'	w sc in	1	
s' w l	sc_2 in	1	
s' d' b	w sc_2 in	1	
s'_3 d'	w	1	
s'_2 w l	w	1	
s' s d'_2	w in	1	
s' d' d l	m w	1	
s'_2 d'_3	m w	1	
s' s d'_3	w sc	1	
		51	1

Women, the only Adult earners.			
w	f	1	
f	f	2	
f	w	2	
w		5	
f		7	
z		1	
f	w sc in	1	
w	sc	2	
w	z sc	1	
w	m sc in	1	
f_2		6	
w s l		1	
d'_2 s	m w s'	1	
d'_3 s	w d' sc in	1	
d' s l	w sc_3	1^1	
d'_2 s d	w sc in	1	
w d' d	d' sc	1	
w d'		1	
w l		1	
w b	m w	1	
w b	sc	1	
w b	m sc_2 in	1	
w g	sc	1	
w	z	1	
d'	w	4	
d'	y	3	
Carried forward .		49	0

Women, the only Adult earners (*contd.*).		Total number of cases.	Number below minimum standard on full time.
Brought forward .		49	0
d'	z	3	
d'	m w	2	
d'	d' z	1	
w	w s	1	
d'	w s' g	1	
d' b	m w sc_2	1	
d'_2	w	1	
d'_2	z	1	
d'_2	d'y	1	
d'_2	y w	1	
d'_2 g	w sc_3	1	
d'_3	w	1	
d'_2 d	m w g	1	
w f		1	
f_2	f	1	
		67	1

No Adult earning			
s	w sc	1	
d	w sc_2	1	1
g	w sc	1	1
b	z	1	
b_2	w sc in	1	
d b	w	1	
d g	m w sc	1	
s_2 l b	m w sc_2	1	
		8	2

No Earners.			
w		8^1	1
z		5	4
f		7^1	
m		2	
y		1	
f_2		3	
y w		4	3
y z		4	4
m f		1	
w sc		1	1
m w sc		1	
w sc in		1	
w sc_2		1	
w sc_2 in		1^1	
w sc in_2		1^1	
		41	13

¹ This case is marginal.

¹ Including one case marginal,

BOLTON, 1924 *(continued)*.

WORKING-CLASS LODGER UNITS.		Total number of cases	Number below minimum standard on full time			Total number of cases.	Number below minimum standard on full time
Man alone earning.					Woman, only adult earning.		
m		49 [1]		f		8	
m	w	14		w	b sc	1	
m	w in	5					
m	w sc	2				9	o
m	w in$_2$	1					
m	w s'	1	1				
y	w	1					
		73	1				
Man and wife earning.					No earners.		
mw		1			y	1 [1]	
mw	sc$_2$	1			m sc in	1 [1]	
		2	o			2	o

[1] Including 3 marginal cases. [1] These cases are marginal.

STANLEY, 1923.

Man alone earning.		Total number of cases.	Number below minimum standard on full time.	Man alone earning (contd.)		Total number of cases.	Number below minimum standard on full time.
m	—	1					
y	w	1		Brought forward .		313	11
m	w	55		m	w d' in	1	
m	d	1		m	w d sc	1	
m	f	1		m	w z in	1	
m	w in	45		m	w y in	1	
m	w sc	31	1	m	w d' sc	2	
m	f sc	1		m	w m sc	1	
m	d sc	1		m	w d l	1	
m	w b	3		m	w d' sc	1	
m	f b	1		m	w_2 sc in	3	
m	w l	1		m	w d' sc in	1	
m	w in_2	28		m	w d' sc_2	1	
m	w sc in	22		m	m w sc_2	1	
m	w sc_2	13		m	w d sc_2 in	1	
m	w g sc	6		m	m w sc_2 in	1	
m	w b sc	2		m	w d' b sc_2	1	1
m	w in_3	6		m	w d g_2 sc	1	1
m	w sc in_2	10		m	w_2 sc in_3	1	
m	w sc_2 in	18		m	w d g sc_2 in_2	1	
m	w sc_3	4	1	m	w d sc_5	1	1
m	w g sc_2	3		m	w y d'	1	
m	w b sc in	2		m	w_2 d' in	1	
m	w sc in_3	2		m	w y z in	1	
m	w sc_2 in_2	8		m	w d'$_2$ g	1	1
m	w sc_3 in	10	3	m	w y z sc in	1	
m	w g sc_2 in	1	1	m	w f y sc_2 in	1	
m	w b sc_2 in	2		m	w f d g sc_2	1	
m	w g sc_3	1		m	w d_2 sc_3 in	1	
m	w sc in_4	1		m	w d' d g sc_2 in	1	
m	w sc_2 in_3	1		m	w d_2 g sc_3 in	1	1
m	w sc_3 in_2	2	1	m	w s' d l g sc_3 in	1	
m	w sc_4 in	2		m	w d_3	1	
m	w g sc_2 in_2	1	1				
m	w g sc_4	2				347	16
m	w g b sc_3	1					
m	w l sc_4	1			Man and one Child earning.		
m	w sc_3 in_3	1					
m	w sc_4 in_2	2	1	m s'		1	
m	w sc_5 in	1		m s'	g sc	1	
m	w g sc_4 in	1		m b	w	1	
m	w sc_4 in_3	1	1	m l	w	3	
m	w b sc_3 in_4	1	1	m d'	w	2	
m	w d	2		m s	d	1	
m	z d	1		m s	w	3	
m	w d'	10		m s'	w	10	
m	w s'	1		m s'	d	1	
m	w_2 in	1		m b	w sc	3	
Carried forward .		**313**	**11**	**Carried forward .**		**26**	**0**

NOTE.—In Stanley the pensioners are not distinguished by italics.

STANLEY, 1923 (*continued*).

Man and one Child earning (*contd.*)		Total number of cases.	Number below minimum standa... on full time.	Man and one Child earning (*contd.*)		Total number of cases.	Number below minimum standa... on full time.
Brought forward	.	26	0	Brought forward	.	90	0
m l	w sc	3		m s'	w d' sc	3	
m l	w b	1		m s'	w d' g	1	
m d'	w sc	2		m b	w y sc in	1	
m s	w sc	2		m l	w d' sc in	1	
m s'	w sc	1		m s	w d sc$_2$	1	
m s'	w g	1		m s'	w d' sc in	1	
m b	w sc in	2		m d'	w d g in	1	
m b	w sc$_2$	1		m s'	w d sc$_2$ in	1	
m l	w sc in	1		m l	w d' g sc$_2$ in	1	
m l	w sc$_2$	4		m l	w d sc$_4$	1	
m l	w g sc	1		m s	w d sc$_3$ in	1	
m d'	w g sc	1		m s'	w d' sc$_4$ in$_2$	1	
m s	w sc in	1		m s	w d' z	1	
m s'	w sc$_2$	1		m s'	w d' d	1	
m s'	w g sc	1		m s'	w d'$_2$	2	
m b	w sc$_2$ in	1		m b	w d'$_2$ sc	1	
m b	w sc$_3$	2		m l	w d'$_2$ sc	1	
m l	w sc$_2$ in	2		m s'	w d' d sc	1	
m l	w sc$_3$	1		m s'	w d' d g sc	1	
m l	w g sc$_2$	1		m s'	w d' d sc$_2$ in	1	
m l	w b sc $_2$	1		m b	w d'$_2$ sc$_5$ in	1	
m d'	w sc$_2$ in	1		m s'	w d'$_3$	1	
m d'	w g sc in	1		m d'	w y s$_2$ sc$_2$ in	1	
m s'	d' sc$_3$	1				116	0
m l	w sc$_2$ in$_2$	1					
m l	w g sc in$_2$	1					
m d	w g sc$_3$	1			Man and two Children earning.		
m d'	w g sc$_2$ in	1					
m b	w sc$_3$ in$_2$	1		m d' b	w	1	
m b	w sc$_4$ in	1		m d' l	w	1	
m l	w sc$_4$ in	1		m s l	w	1	
m l	w g sc$_2$ in$_2$	1		m d'$_2$	w	1	
m s'	w sc$_5$ in	1		m s' d'	d'	1	
m s	w g sc$_4$ in$_2$	1		m s' d'	w	1	
m b	w y	1		m s' s	w	1	
m l	w d'	2		m s'$_2$	d'	1	
m d'	w d	1		m s'$_2$	w	2	
m d'	w d'	1		m b d	w sc	1	
m s	w d	1		m s' s	w sc	1	
m s'	w d'	7		m l b	w sc$_2$	1	
m s'	w d	1		m d' l	w sc$_2$	2	
m s'	w y	1		m s b	w sc$_2$	1	
m b	w d sc	1		m s' l	w g sc	1	
m l	w d' sc	1		m d'$_2$	w g sc	1	1
m d'	w d' in	1		m s' s	w sc in	1	
m s'	w d' in	1					
m s'	w d' sc	1					
Carried forward	.	90	0	Carried forward	.	19	1

NOTE.—In Stanley the pensioners are not distinguished by italics.

STANLEY, 1923 (*continued*).

Man and two Children earning (*contd.*).		Total number of cases.	Number below minimum standard on full time.
Brought forward .		19	1
m s' s	w sc₂	1	
m s' s	w g sc	1	
m l b	w sc₃	1	
m s l	w g sc in	1	
m lb	f sc₃	1	
m s' d'	w b sc₂	1	
m s₂	w g sc₂	1	
m d' l	w sc₃ in	1	
m s' l	w g sc₃	1	
m s' s	w g sc₂ in	1	
m s l	w sc₄ in	1	
m s' d'	w g b sc₄	1	
m s' s	w g sc₄ in	1	
m d' l	w g sc₄ in₂	1	
m d' l	w d'	1	
m s'₂	d'₂	1	
m s'₂	w d'	1	
m s'₂	w d sc	1	
m s' s	w d sc₂	1	
m s' s	w d g sc₂ in	1	
m s' l	w d' g sc₃ in₂	1	
m d' l	w d'₂ sc₂	1	
m s' d'	w d' d sc₂	1	
m s' l	w d' d g in₂	1	
		43	1

Man and three Children earning.		Total number of cases.	Number below minimum standard on full time.
m d' l b	sc₂	1	
m s' d' d	w	1	
m s'₂ s	w g	1	
m s' s b	w sc₂	1	
m s'₃	w d	1	
m s'₃	w d'	1	
m s l b	w d sc	1	
m s d'₂	w d b	1	
m s' s b	w₂ g sc	1	
m s' l b	w d' sc₃	1	
m s' s l	w d' b sc₄	1	
m s' s d'	w z d'	1	
m s' s b	w d'₂ in	1	
		13	0

Man and four or five Children earning.		Total number of cases.	Number below minimum standard on full time.
m s' s l b	d'₂ sc	1	
m s'₂ d l	w d' g sc	1	
m s'₂ s l	w d' b sc₂	1	
m d'₂ l b	w d' sc₂ in	1	
m s'₂ s l	w d' d sc₂	1	
m s'₄	w d'₂ g b sc	1	
m s'₃ s b	w d sc	1	
m s'₂ s d' l	w d'₂ sc₂	1	
		8	0

Man and Father earning.		Total number of cases.	Number below minimum standard on full time.
m y	w sc	1	
m₂	y z sc	1	
m₂	w sc₂	1	
m₂	w f in₃	1	
m₂ s'	w	1	
m₃	w₂ sc	1	
m₃	w₂ f sc in	1	
m₄	w f in₂	1	
		8	0

Miscellaneous Groups, including a Man earning.		Total number of cases.	Number below minimum standard on full time.
m f	m w f g	1	
m₂	w sc in	1	
m₂	d' g sc₂	1	
m₂	w d	1	
m₂	w f	1	
m₂	w d' sc₂ in	1	
m₂	m w f	1	
m₂ d'	w	1	
m₃	w in	1	
m₂ d' l	w f	1	
		10	0

Son over 20, only male Adult earning.		Total number of cases.	Number below minimum standard on full time.
s'	w	4	
s'	z	4	
s'	y g	1	
s'	w b sc in	1	
Carried forward .		10	0

NOTE.—In Stanley the pensioners are not distinguished by italics.

STANLEY, 1923 (continued).

Son over 20, only male Adult earning (contd.).		Total number of cases.	Number below minimum standard on full time.	No male Adult earners (contd.).		Total number of cases.	Number below minimum standard on full time.
Brought forward	.	10	0	Brought forward	.	7	5
s'	w d	1		l	w d' sc₂	1	
s'	z d'	3		d'	w	1	
s'	y d'	1		d'	m w	1	
s'	y f	1		s	w	1	
s'	y d' sc	1		s	m f₂ sc₂	1	
s'	y w b	1		l g	w sc₄	1	1
s'	w d'₂ in	1		d' b	w	1	1
s'	m w d' sc	1		d'₂	w d' sc in	1	
s'	m d'₃	1		s l	w	1	
s' b	m w	1		s l	w d'	1	
s' l	m w d' sc	1				17	7
s' d'	w d	1					
s' s	w d in₂	1					
s'₂	w	2		No earners.			
s'₂	w d'	1			w	1	1
s'₂	y z	1			w sc	2	
s'₂	m w d' sc	1			w g	1	1
s'₂	m w d' sc in	1			w sc in	2	2
s' d' b	w d'	1			w sc₂	3	2
s' d' l	w	1			w g sc	1	1
s' d' l	w d'	1			w g sc in	1	1
s'₂	w d	1			w g sc₃	1	
s'₂	y z	1			w d'	1	1
s'₃	w d' in	1			m w	2	2
s'₃ l		1			y w	1	1
s'₃ l	w d' sc₂	1			y z	1	
s'₃ l	w d' g sc₂	1			w d' sc	1	
s'₃ l	m w d' sc in	1			m w sc	1	1
s'₂ d'	w	1			w d' sc in	1	1
s'₄	w d'	1			w f sc in	1	1
s'₄	w d' g	1			w d'₂	1	
		44	0		y w d'	1	1
						23	16
No male Adult earners.							
w		1		Lodgers, not already included[1]			
w	d'₂ sc₂	1	1	m		45	
b	w	1	1	m	in	1	
b	w d sc in	1	1			46	
l	w	2	1				
l	w d'	1	1				
Carried forward	.	7	5				

[1] Owing to the system of house-sharing in vogue in Stanley (see pp. 169 ff.) most sharing families are included in the body of the table.

NOTE.—In Stanley the pensioners are not distinguished by italics.

INDEX.

Numbers in *italics* refer to definitions or to statements of method; numbers preceded by the letter N, W, R, B or S refer to information relating to Northampton, Warrington, Reading, Bolton or Stanley; other numbers not in italics refer to summarised information.

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